

## MASTER/GROUP POLICY EVIDENCE OF INSURANCE

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER/GROUP POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the “Covered Party”) that the following insurance has been effected with Hiscox Underwriting Ltd (the “Underwriters”) under a Master/Group Policy (the “Master Policy”) issued to the Master/Group Policyholder (the “Master Policyholder”) bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder.

The key features and exclusions of coverage provided under the Master Policy are set out in the Insurance Product Information Document (IPID).

1. **Covered Party:** Each Associate or Paid Member of British Dressage
  
2. **Name and address of Master Policyholder:** British Dressage  
Meriden Business Park, Copse Drive, Meriden  
West Midlands CV5 9RG  
**Tel:** 0247 669 8830  
**Email:** [www.britishdressage.co.uk](http://www.britishdressage.co.uk)
  
3. **Master Policy Unique Market Reference:** 135146
  
4. **Period of Cover:** **Effective Date:** 1<sup>st</sup> January 2025  
**Expiry Date:** 31<sup>st</sup> December 2025  
both dates inclusive

- 5. Limit of Liability:** Section - Public Liability  
GBP 10,000,000
- any one occurrence inclusive of all costs and expenses
- Section - Products Liability  
GBP 10,000,000
- any once occurrence and in all, inclusive of all costs and expenses
- 6. Excess:** Section - Public Liability  
Third Party Property Damage  
GBP 500
- Section - Products Liability  
GBP 500
- 7. Who to contact in the event you have any enquiries**  
In the event of a general enquiry or query relating to your Policy you should contact KBIS Ltd, Cullimore House, Peasmore, Newbury, Berkshire, RG20 7JN.
- Tel: 0345 230 2323  
Email: ask@kbis.co.uk
- 8. Who to contact in the event you wish to notify a claim:**
- In the event of a claim or any circumstance that may give rise to a claim, you must give immediately notify the following:
- Hiscox Insurance Company Ltd
- Tel (Claims): 0800 711 7156 - 9.00am -5.30pm Monday to Friday
- Email: [Liability.claims@hiscox.com](mailto:Liability.claims@hiscox.com)
- 9. Who to contact in the event you wish to make a complaint against the Insurer:**
- Avid Insurance Services Ltd, 20 St Dunstan's Hill, London EC3R 8HL Email : info@avidinsurance.co.uk
- 10. Cancellation:**
- Being a master/group policy effected by the Master Policyholder this Insurance does not provide the Member with the statutory right to cancel within 14 days that applies to individual insurance policy contracts.
- 11. Please see below to access the Underwriters' Privacy Notice:**
- Hiscox.com