

**** URGENT NOTIFICATION - Insurance Matters ****

The BHRC have recently been notified by some Promoters of difficulties they are experiencing in gaining events insurance for Harness Racing fixtures for the 2016 season.

Upon investigation, the BHRC are advised that ALL drivers competing at BHRC regulated fixtures MUST have Public Liability insurance. This cover then enables Promoters to acquire relevant and adequate events insurance. This addition is not an optional extra but mandatory so that all Promoters can have adequate cover from all policies and therefore enable racing to go ahead as planned. This is not a levy the BHRC are introducing but a mandatory issue enforced by insurance companies due to claims in other equine disciplines and such companies drawing a clear distinction between a person riding a horse and a person driving a horse.

The BHRC have acquired a policy which will provide Public Liability cover and Personal Accident Insurance for drivers at a premium of £30 per person per annum. This will provide cover for the driver whilst at official BHRC competitions (cover is not extended to any activity away from official fixtures). The premium is a MANDATORY introduction for every licensed driver (including provisional). Promoters may not be able to obtain adequate events insurance without the above. ALL driver licences will be subject to the £30 premium and drivers will be unable to compete until affiliated to the BHRC policy.

ALL licensed drivers will be contacted by the BHRC Office in due course (priority given to those already entered to compete).

Public Liability for Drivers

£5,000,000 Public Liability Cover (£500 excess)

Members are covered whilst at BHRC official advertised and affiliated fixtures.

Member or club property is not covered (property insurance would be required for this), policy is for third party claims

Personal Accident Cover

	15-64 years	65-69 years	70-79 years	80-89 years
Death	£25,000	£5,000	£2,500	£1,000
Permanent Total Loss of Sight in One Eye	£12,500	£2,500	<i>Not covered</i>	<i>Not covered</i>
Permanent Total Loss of Sight in Both Eyes	£25,000	£5,000	£2,500	£1,000
Loss of One or More Limb(s)	£25,000	£5,000	£2,500	£1,000
Permanent Total Loss of Speech	£25,000	£5,000	£2,500	£1,000
Permanent Total Loss of Hearing				
(a) In One Ear	£6,250	£1,250	<i>Not covered</i>	<i>Not covered</i>
(b) In Both Ears	£25,000	£5,000	£2,500	£1,000
Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s), or loss of Speech and Hearing in one or both ears)	£25,000	£5,000	£2,500	£1,000
Temporary Total Disablement during such disablement but not beyond 104 weeks from the date on which the Insured Person first became disabled and excluding the first 21 days of disablement each claim	£210 p/w	Not covered	Not covered	Not covered

This Insurance only covers the Insured Person:

- (a) whilst playing or officiating for the Assured Club at home or away fixtures
- (b) whilst taking part in training organised by the Assured Club
- (c) whilst taking part in any social activity organised by the Assured Club
- (d) and/or proceeding directly to and returning from the Assured Club's away fixtures as part of an organised party, under the Assured Club's auspices, using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

This Insurance excludes any claims arising from a disability or condition of a recurring or chronic nature of an Insured Person for which medical advice or treatment has been given prior to the inception date of the Insurance.

Owners who do not hold a driver licence can be extended Public Liability cover for their horses whilst at official BHRC competitions at a premium of £12 per person per annum. This is recommended by the BHRC but at this stage is optional.

Public Liability for Owners

£5,000,000 Public Liability Cover (£500 excess)

Members horses are covered at all times that they do not have a driver in charge of them

Member or club property is not covered (property insurance would be required for this), policy is for third party claims

Cover cannot be extended at this time to trainers as they need specific commercial insurance to protect their legal liabilities for activities as a trainer. The BHRC will keep investigating options for trainers.