

2024-2025

Insurance Summary

Riding Pony Stud Book Society

Prepared By

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Introduction

The Riding Pony Stud Book Society (RPSBS) and Affinity Equine Insurance have collaborated to provide the following insurance program.

The RPSBS insurance programme comprises of the following coverages:

Combined Public and Products Liability - Covers the society if it is found liable to pay a claim for personal injury or property damage to a third party at a sanctioned event.

Voluntary Workers - Voluntary Workers insurance is designed to provide income protection to volunteers who are injured whilst volunteering at a RPSBS sanctioned event along with benefits for non-income earners and capital benefits.

For the above benefits to respond event must be sanctioned and approved by the RPSBS event sanctioning process.

Combined Public and Products Liability

Affinity Insurance Brokers continues its partnership with Liberty Specialty Markets. We have a close and transparent working relationship with Liberty, who has an appreciation and understanding of the specific needs and challenges facing the equine industry. Our specifically designed policy for this industry provides the following benefits:

- Limit of Liability - \$20,000,000
- Extension of Cover to Affiliated Clubs at sanctioned events including competition days, training days, working bees and meetings
- Member to Member Cover
- Participation Risk
- Cover Anywhere in the World Excluding USA/Canada
- First Aid Treatment
- Care Custody and Control Limit – \$250,000
- Financial Loss Cover: Limit of Liability \$2,000,000
- Statutory Fines and Penalties: Limit of Liability \$2,000,000
- Cover extended to Volunteers and Officials whilst conducting their role on behalf of RPSBS or their affiliated club

Voluntary Workers

Voluntary Workers insurance is designed to provide income protection to volunteers who are injured whilst volunteering at a RPSBS sanctioned event along with providing benefits for non-income earners and capital benefits. Voluntary Workers insurance is provided by the association to give relief and assistance to affected volunteers if injured during a sanctioned association event. Claims are managed by our in-house legal counsel Mary Spanos in partnership with the insurer Accident and Health..

- Extension of Cover to Affiliated clubs
- Death and Capital Benefits up to \$60,000
- Weekly Benefits up to \$500 Per Week
- Cover Anywhere in the World
- Non-Medicare Medical Expenses up to \$2,000
- Dental Expenses
- Fractured Bones Benefit up to \$5,000
- Out of Pocket Expenses
- Funeral Expenses
- Extended Age Limits 5 to 80 years (Limited cover for over 70's)