

Summary of Details

ROA Members' Third Party Liability Insurance Cover

The ROA members' Public (Third Party) Liability insurance is arranged through Lycetts Hamilton with QBE Insurance (Europe) Limited, for the annual period commencing 1st January, 2008. Only paid up members of the ROA are included.

This liability policy provides indemnity where a member is found legally liable for injury or damage to a third party (this does not include family members or employees) or their property, caused by a 'racehorse' registered as the property of a member, in or out of training, but not retired (see definition below).

The indemnity covers defence costs as well as any damages awarded in law.

This policy acts in excess of any other more specific liability policy in force, held by a member at the time of the incident.

UK jurisdiction applies.

Definition of a 'racehorse' for the purposes of this insurance

A 'racehorse' is defined as a horse being kept for the purposes of horseracing under the Rules of Racing. Accordingly, if a claim arises in relation to the horse which was not being kept, at the time of the incident giving rise to the claim, in a licensed trainer's yard, the onus will be on the owner to satisfy insurers that the horse was either temporarily out of training or, in the case of a horse which has not entered training, was being prepared for training.

Limits of Liability

£10,000,000 any one event as defined in the Policy Document in respect of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

£500 each and every loss in respect of Third Party Property Damage claims including costs and expenses in respect of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man jurisdiction.

Security

The insurance is underwritten by QBE Insurance (Europe) Limited.

These details do not provide a full description of the cover provided. All details relating to this policy are available on our website www.racehorseowners.net.

Claims Notification:

Lycetts Hamilton
The Coach House
168 High Street
Newmarket
Suffolk CB8 9AQ

Telephone : **(01638) 676700**
Fax : **(01638) 664700**
E-mail : **claims@lycettshamilton.co.uk**

It is important that you do not admit liability or make any offer or promise of payment without the written consent of the Insurers.

For further details of this insurance or for any other insurance requirements please contact Lycetts Hamilton using the above details.