Public Liability Insurance for Hurlingham Polo Association Members
Insurance Product Information Document

This insurance is provided by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited's registered office is: Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom. Firm Ref: 204847.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?
This is a public liability insurance product for Hurlingham Polo Association (HPA) Members designed to cover you should you be held liable for third party property damage or bodily injury as the owner of a Polo Pony.

What is insured?

This insurance will cover you for:

- Legal damages you become liable to pay to a third party for accidental injury or property damage following an incident involving a Polo Pony or during polo related activities.
- Legal damages you or anyone riding a Polo Pony with your permission becomes liable to pay to a third party for accidental injury or property damage following an incident involving a Polo Pony.
- Legal costs you or anyone riding a Polo Pony with your permission incurs in connection with the incident
- Legal damages that any groom whilst working for you becomes liable to pay to a third party for accidental injury or property damage following an incident at practice chukkas or a HPA competition, involving a Polo Pony under this policy

Polo Pony: means any horse that is registered/passported with the Hurlingham Polo Association in their individual name

What is not insured?

This insurance will not cover legal liability and legal costs relating to:

- × Abuse
- × Any claim for injury to any Polo Pony whilst playing, practicing or training for polo
- × Any claim made by one player against another player for injury or damage sustained whilst both parties are playing, practicing or training for polo.
- × Liability arising out of the activities of a Professional Groom (except under the Grooms Indemnity extension to cover)
- × Damage to property owned by you or your family, household or person in your service, or property in your care
- × Deliberate, conscious or intentional disregard by you of the need to take all reasonable steps to prevent injury or damage
- × Horse racing (amateur or professional), point to point racing or steeple chasing
- × Injuries caused to you, your family, your household or any person employed
- × Injury or damage arising out of, or incidental to, any profession, occupation or business of the Member. This exclusion is deemed not to apply in respect of Grooms working for the Member, or from the time the Member arrives at practice chukkas, or at an HPA affiliated club or licensed venue with the intention of playing polo until they leave.
- × Injury or damage directly caused by, arising from or in connection with providing instruction or services involving any Polo Pony by way of gain.
- × Injury or damage incurred from the use of a Polo Pony for hire or reward
- × Malicious, wilful, dishonest, fraudulent or criminal acts or omissions by you
- × Participant to Participant liability during film, television or other media work, historical re-enactments and demonstrations, horseball, horse racing (amateur or professional), point-to-pointing, hunting, team chasing, hunt scurries, hunt cross country challenges, horsedrawn vehicle/carriage driving, polo, polocrosse, stunt or trick riding, tent pegging, jousting and any other mounted games involving lances, swords and/or pointed and edged weapons, and other equestrian contact sports

Are there any restrictions on cover?

- ! You are required to pay the first GBP 250 of each and every claim for property damage
- ! If any claim is also covered in whole or in part by any other insurance then the liability of the underwriters shall apply in excess of, and not as contributory with, such other insurance
- ! Persons authorised to use a Member's Polo Pony or a Polo Pony normally in the Member's care, custody or control are only covered to do so whilst in the presence of said Member or, if the Member is under 18, whilst the authorised user is in the presence of said Member's parent or guardian
- ! If you are a professional, you are only covered from the time you arrive at an HPA affiliated club or at a venue with the intention of playing polo that is licensed or regulated by the HPA until the time of leaving the event
- ! The grooms indemnity only applies for any groom whilst working for the member at practice chukkas, or at competitions in the United Kingdom organised under the auspices of or recognised by the Hurlingham Polo Association. Coverage is from the time of arrival at the site of the practice chukkas or competition, until time of departure therefrom.

Professional: means any Member of the Hurlingham Polo Association who:

(i) has an official handicap of 3 goals or more; or

(ii) owns eleven or more polo ponies that are registered/ passported with the Hurlingham Polo Association in their individual name

Where am I covered?

- If you are domiciled within the United Kingdom, the Isle of Man or the Channel Islands then you are covered anywhere in the World (excluding Cuba, Iran and North Korea)
- If you are not domiciled within the United Kingdom, the Isle of Man or the Channel Islands then you are only covered when you are temporarily visiting these territories

What are my obligations?

- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must notify us as soon as possible of any occurrence that may give rise to a claim under this insurance and you must provide us with all additional information as we may require. Every letter of claim, writ summons or process and all related documents and any other written notification of claim must be forwarded unanswered to us as soon as possible after they are received.
- If we make any payment under this insurance, we will be entitled to all your rights and remedies against any party and will be allowed to sue in your name at our own expense. You must provide all information and documents and give to us all such assistance as we may require to secure such rights and remedies. You must do nothing to jeopardise or extinguish any rights against a third party or parties, and you must do everything possible to preserve such rights.

Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay.

When and how do I pay?

- Payment for this insurance is included within your HPA Membership fee

When does the cover start and end?

- The policy starts on 1st April 2025 for existing members, or if you are joining after this date, cover starts on the date that your membership of HPA is accepted. Cover expires on 31st March 2026.

How do I cancel the contract?

- As the premium is included within your membership of HPA, there is no cooling off period and you cannot cancel the policy mid-term. However, your cover will ceased if you terminate your HPA membership.