

## DS40 – Insurance Information – Covering Different Disciplines

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This information sheet has been developed to answer some of the commonly asked questions regarding the BRC insurance cover. There are also details of what equestrian disciplines are, and are not, covered by your Club's BRC Insurance. This document should be read in conjunction with DS5 – BRC Insurance FAQ's and DS44 Reporting Incidents to the Insurers.

Please note, the list of disciplines below is not exhaustive and advice on any specific activities or variations to these activities should be sought from BRC / SEIB directly. SEIB can be contacted on: 01708 850000.

As an affiliated BRC member an individual is provided with public liability insurance whilst they are participating in a BRC organised activity, for example a BRC organised dressage competition or quiz night. The public liability insurance does not cover the member when they are participating in an activity not organised by an affiliated BRC, for example whilst hacking. The level of public liability cover is £30,000,000.

As a committee of a BRC Club, the Club are provided with public liability insurance for organising BRC activities such as competitions, fun rides, meetings and quiz nights. The level of public liability cover is £30,000,000.

BRC public liability insurance covers the activities which are organised by the Club and which are recognised by BRC as a usual activity which a Club may undertake for example show jumping, dressage, horse ball (a complete list follows below). The insurance does not cover racing and will exclude some non-mounted social events e.g. bouncy castles.

There is an excess under the public liability cover of £250 for any third party property damage claim.

If a BRC wishes it may hold affiliation to more than one organisation so that it can organise competitions affiliated to the separate organisation. For example, a BRC may also be affiliated to British Eventing in order to run a BE affiliated one day event. For the BE event the competition will run under BE rules and will be covered by BE insurance. The same Club may also run a BRC Horse Trials as a Club only event. In this case the event will run under BRC insurance.

All BRC clubs are entitled to organise competitions and training as they wish under this insurance cover.

The following disciplines **ARE** covered by your BRC insurance policy, providing the correct rules are followed:

**Dressage / Riding Test**

Both on a surface and on grass, when run in accordance with the BRC / BD rules.

**Show Jumping / Style Jumping**

Both on a surface and on grass, when run in accordance with the BRC / BS rules.

**Eventing**

When run in accordance with the BRC / BE rules.

**Combined Training**

Both on a surface and on grass, when run in accordance with the BRC rules.

**Cross Country on Grass / Hunter Trials / Eventer Challenge**

When run in accordance with the appropriate BRC / BE XC rules.

**Arena Eventing**

In accordance with BRC rule G1.2, where if there are no specific BRC rules, the BE rules will be used. Therefore, all arena events must be run in accordance with the current BE JAS Arena Eventing rules. Points 5, 6, 7 and the penalties in the document are the pertinent rules which need to be included. If you are running Arena Eventing there is no need to include the style judging element if you choose not to. The heights of BRC classes will be those which you decide are best for your members.

With regard to using portable cross-country fences on an arena surface the BE guidelines must be followed;

“Fences should be weighted down commonly with ballast, concrete or containers full of sand or water.”

Under no circumstances should an unsecured portable cross-country fence be used on a surface. Show jumps, working hunter jumps and the Jump for Joy arena cross country plastic fences are acceptable for use.

BE Technical Advisors are available, on a professional basis eg they will require payment, to offer advice on Arena Eventing courses. Contact details for TAs are in the back of the BE Rules and Members' Handbook.

**Portable XC Fences on grass**

As long as they are fixed in accordance with the BE guidance document '2014 Clarification of securing down portable fences'

Under no circumstances should an unsecured portable cross-country fence be used on any surface or grass.

BE Technical Advisors are available, on a professional basis eg they will require payment, to offer advice on Arena Eventing courses. Contact details for TAs are in the back of the BE Rule Book.

**Endurance Competitions:**

Competitions are restricted to Novice level and are to be a maximum of 50km in distance, completed at between 8-15kph (in-line with Endurance GB's Novice level <https://egb.myclubhouse.co.uk/Cms/Spaces/RULES/03+Novice>)

If you are running an Endurance competition, it must be registered with BRC BEFORE taking place, by emailing: [BRCentries@bhs.org.uk](mailto:BRCentries@bhs.org.uk), with the date, venue and number of competitors. No other competitive Endurance activities will be covered.

**Mock Hunts**

As long as they are arranged under the auspice of the Club and within current laws.

**Mounted Games / Gymkhanas**

As long as they are arranged under the auspice of the Club and within common industry rules.

**Horseball**

As long as they are arranged under the auspice of the Club and within common industry rules.

**Polocrosse**

As long as they are arranged under the auspice of the Club and within common industry rules.

**JumpCross**

As long as they are arranged under the auspice of the Club and within common industry rules.

**Polo Training / 'Have a go'**

As long as the usual rules for that discipline are followed and no competitive matches are played.

**Demonstrations at other Shows / Events**

As long as the usual rules for that discipline are followed and no payment is charged for the demonstration.

**TREC**

As long as they are arranged under the auspice of the Club and within common industry rules. BRC recognises that many Clubs undertake TREC training and run unaffiliated TREC competitions. This was the case whilst the BHS still organised TREC. Many BRC Clubs organised TREC competitions which were not affiliated to BHS TREC. If a BRC is also affiliated to TREC GB, any event be it a competition or training or fun ride, which is run under and promoted as a TREC GB event will need to run under TREC GB insurance. BRC Insurance cannot be used to insure TREC GB events as this is a separate organisation.

**Showing****Riding Side-Saddle**

(except for any cross-country riding) *Please note BRC tack rules for specific*

**Organised Hacks**

**Organised Fun Rides**

**Carriage Driving** – as long as no paid rides are given as part of this

**Working Equitation**

**Horse Agility (in hand obstacles)**

**Pilates** – covered for arranging the event but the instructor must have their own Public Liability cover for teaching Pilates

**Christmas Parties / similar social functions**

**Table Top Tack Sales** – assuming this is individuals selling their own items

The following disciplines **ARE NOT** covered by your BRC insurance policy in any circumstances:

**Endurance Competitions:**

**No competitive Endurance activities run above the parameters of Endurance GB's Novice level: <https://egb.myclubhouse.co.uk/Cms/Spaces/RULES/03+Novice> will be permitted (see permitted Endurance above).**

**Racing (this includes point-to-point and steeplechase)**

No form of horse racing is covered under your BRC insurance policy.

**Competitive Polo**

No form of competitive Polo is covered under your BRC insurance policy.

**Stunt Riding**

**Scurry Driving (including timed carriage driving)**

**Vaulting**

**Horseback Archery**

**Horse Boarding**

**Tent Pegging / Skills at Arms**

**Team Chasing**

**Horse Swimming**

**Tilting**

**Dog Shows**

Dog shows or 'eventing with dogs' – The insurers will review on a 'case by case basis' upon receiving full details of a specific event. This may incur an additional charge.

**For further information see:**

- SEIB questions and answers 2016 Data Sheet DS5 – BRC Insurance FAQ's
- BE 2014 Clarification of securing down portable fences
- BE 2015 JAS Arena Eventing rules
- BE Rules and Members' Handbook
- SEIB British Riding Clubs Key Facts v2
- BD Members Handbook
- BS Member Handbook
- BE Frangible Pin System