

Appendices

Appendix 1

List of trainers eligible to judge the potential international dressage horse pony classes and young horse/pony qualifiers and championships.

Members of the International Trainers Club. Trainers who have ridden Big Tour abroad or Big Tour in the CDIO at Hickstead and have trained riders to national Small Tour level. FEI Judges are eligible to judge all Young Horse Classes. One Judge from list 1 AND one Trainer required.

Michel Assouline	Adam Kemp
Nicky Barrett	Kyra Kyrklund
Christopher Bartle	Marion Larrigan
Jane Bartle Wilson	John Lassetter
Wilfrid Bechtolsheimer	Jennie Loriston-Clarke
Stephen Clarke	Mette Lubke-Assouline
Richard Davison	Pat Manning
Jill Day	Lizzie Murray
Ferdi Eilberg	Virginia Peters
Emile Faurie	Sandy Phillips
Paul Fielder	Dane Rawlins
Laura Fry	Molly Sivewright
Trish Gardiner	Peter Storr
Jane Gregory (nee Bredin)	Erik Theilgaard
Carl Hester	Vicky Thompson
David Hunt	Isobel Wessels
Pammy Hutton	Sarah Whitmore

Persons eligible to judge qualifiers for Young Horse Championships

Those on the above list. Trainers who have ridden at Grand Prix level at the National Championships and have trained riders to national Small Tour level. FEI Judges are eligible to judge all Young Horse Classes.

One Judge from list 1, 2a or 2 AND one Trainer required.

Rhett Bird	Paul Hayler	Isobel Wessels
Liz Diegutis	Barry Marshall	Ian Woodhead
Sarah Dwyer-Coles	Nicola McGivern	Tracy Woodhead
Judy Harvey		

ASSOULINE MICHEL, BRICKHOUSE FARM, BRICKHOUSE ROAD, COLNE ENGAINE, ESSEX, C06 2HJ. 01787 221636.

BARRETT NICKY, BAGWELL GREEN FARM, BAGWELL GREEN, WINCHFIELD, HAMPSHIRE, RG27 8DB. 01256 702106.

BARTLE CHRISTOPHER, YORKSHIRE RIDING CENTRE, MARKINGTON, HARROGATE, NORTH YORKSHIRE. HP3 3PE. 01765 677207.

BARTLE-WILSON JANE, YORKSHIRE RIDING CENTRE, MARKINGTON, HARROGATE, NORTH YORKSHIRE. HP3 3PE. 01765 677207.

BECHTOLSHEIMER DR WILFRIED, EASTINGTON HOUSE, AMPNEY ST PETER, NR CIRENCESTER, GLOUCESTER. GL7 5SJ. 01285 851215.

BIRD RHETT, HOLLY COTTAGE, 17 THE GREEN, SNITTERSFIELD, STRATFORD UPON AVON, CV37 0JG. 01789 730222.

CLARKE STEPHEN, MILL BANK FARM, SOMERFORD BOOTHS, CONGLETON, CHESHIRE CW12 2JS. 01260 224205.

DAVISON RICHARD, COMBRIDGE FARM, COMBRIDGE, UTTOXETER, STAFFS. ST14 5BL. 01889 507367.

DAY JILL, 7 CLEVES ROAD, HAVERHILL, SUFFOLK, CB9 9PL. 01440 713922.

DIEGUTIS LIZ, CLATFORD MILL FARM, GREEN MEADOW LANE, GOODWORTH CLATFORD, ANDOVER, HAMPSHIRE, SP11 7HH. 01264 365836.

DWYER-COLES SARAH, HILLTOP, BEACON HILL ROAD, HINDHEAD, SURREY, GU26 6QD. 07767 623912.

EILBERG FERDI, PINK GREEN FARM, BEOLEY, NR REDDITCH, WORCS. B98 5EA. 01564 742579.

FAURIE EMILE, HEATH FARM, LYNEHAM ROAD, MILTON-UNDER-WYCHWOOD, OXON. OX7 6JT. 01993 830212.

FIELDER PAUL, SCHOOL FARM, LOWER STREET, SALHOUSE, NORWICH NR13 6RE. 01603 721443.

FRY LAURA, AIKE GRANGE STUD, AIKE ROAD, LOCKINGTON, NR DRIFFIELD, EAST YORKSHIRE. YO25 9BG. 01377 271271.

GARDINER TRISH, ROUNDELAY, GRANGE COURT LANE, HUNTLEY, GLOS. GL19 3DT. 01452 830445.

GREGORY JANE, GREENLANDS FARM, GREAT CHEVERELL, DEVIZES, WILTSHIRE, SN10 5UX. 01380 812306.

HARVEY JUDY, 41 GREENWAY, GREAT HORWOOD, MILTON KEYNES, BUCKINGHAMSHIRE. MK17 0QR. 01296 713224.

HAYLER PAUL, JUBILEE FARM, NEWNEY, WRITTLE, ESSEX CM1 3SF. 01245 421203.

HESTER CARL, OAKELBROOK MILL, MALSWICK, NEWENT, GLOS, GL18 1HD. 01452 700127.

HUTTON PAMMY, TALLAND HOUSE, DAIRY FARM, AMPNEY KNOWLE, CIRENCESTER GL7 5ED, 01285 740155.

HUNT DAVID, UPLANDS STUD, BROOK, GODALMING, SURREY. GU8 5LN. 01428 684555.

KEMP ADAM, KITES NEST FARM, SWINHAY, WOTTON-UNDER-EDGE, GLOUCESTERSHIRE GL12 7PH 07710 448575.

KYRKLUND KYRA, SNOWHILL FARM, BILLINGSHURST ROAD, COOLHAM, WEST SUSSEX, RH13 8QN.

LARRIGAN MARION MAYWOOD STUD, WOODCHURCH, ASHFORD, KENT, TN26 3QZ 01233 860051.

LASSETTER JOHN, 3 DAIRY COTTAGES, MOLECOMBE STUD, GOODWOOD, CHICHESTER, WEST SUSSEX PO18 0PD 01243 532540.

LORISTON-CLARKE JENNIE, CATHERSTON STUD, CROFT FARM, OVER WALLOP, STOCKBRIDGE, HAMPSHIRE, SO20 8HX 01264 782716.

LUBKE-ASSOULINE METTE, BRICKHOUSE FARM, BRICKHOUSE ROAD, COLNE ENGAINE, ESSEX, C06 2HJ. 01787 221636.

MANNING PAT, KINGSWAY HOUSE, GREENSWARD LANE, ARBORFIELD, READING, RG2 9JN 01189 760386.

MARSHALL BARRY, 3 CHURCH LANE, KEMSING, SEVENOAKS, KENT, TN15 6LU. 01732 760455.

MCGIVERN NICOLA, ACTIVE EQUESTRIAN, THE FIELDHOUSE, BOWSTRIDGE LANE, CHALFONT ST GILES, BUCKS, HP8 4RQ, 01494 871444.

MURRAY LIZZIE, CATHERSTON STUD, CROFT FARM, OVER WALLOP, STOCKBRIDGE, HAMPSHIRE, SO20 8HX 01264 782716.

PETERS VIRGINIA, 9 MORTIMER CLOSE, WOOLAVINGTON, BRIDGEWATER, SOMERSET TA7 8EH. 01278 684604.

PHILLIPS SANDY, ASTON FARM, CHERRINGTON, TETBURY, GLOS.

GL8 8SW. 01285 841377.

RAWLINS DANE, BOLNEY PARK FARM, BROXMEAD LANE, BOLNEY, WEST SUSSEX, RH17 5RJ. 01444 882150.

SIVEWRIGHT MOLLY, TALLAND HOUSE, DAIRY FARM, AMPNEY KNOWLE, CIRENCESTER GL7 5ED. 01285 740155.

STORR PETER, PEASEBROOK FARM, CHELTENHAM ROAD, BROADWAY, WORCESTERSHIRE. WR12 7LX.

THEILGAARD ERIK, OAK TREE BARN, THE GREEN, SHUTFORD, NR BANBURY, OXON. 01295 788663.

THOMPSON VICKY, 38 BLACK WATER LANE, POUND HILL, CRAWLEY, WEST SUSSEX, RH10 7RN 01293 882647.

WESSELS ISOBEL, HILL BARN FARM COTTAGE, MUCH MARCLE, LEDBURY, HEREFORDSHIRE HR8 2PH. 01531 660518.

WHITMORE SARAH, HILDERS FARMHOUSE, HILDERS LANE, EDENBRIDGE, KENT. TN8 6LE. 01732 862268.

WOODHEAD IAN, WEELSBY PARK RIDING SCHOOL, WEELSBY ROAD, GRIMSBY, SOUTH HUMBERSIDE. DN32 8PL. 01472 355562.

WOODHEAD TRACEY, 4 HAIGH COURT, GRIMSBY, SOUTH HUMBERSIDE, DN32 9FD. 07940 508488.

Appendix 2

British Dressage members insurance

As part of your membership, you automatically receive equestrian related Personal Liability and Personal Accident Insurance, provided you reside in the UK or Eire. The following pages give full details of the automatic insurances.

These covers have been arranged by our brokers, South Essex Insurance Brokers Ltd, who will be pleased to assist you with any equine related insurances including:

Horse & Pony
 Bloodstock
 High Value Competition Horse
 Equestrian Establishment
 Horsebox
 Tack and Equipment
 Shows and Events (including Cancellation and Abandonment)
 High Value Household and Motor
 and many more...

Special discounts are available to members on certain classes of business.

The insurance details are correct at the time of going to press.

Any queries about these covers should be directed to **South Essex Insurance Brokers Ltd., South Essex House, North Road, South Ockendon, Essex RM15 5BE. Tel: 0845 450 9358 Fax: 01708 851520. Email: enquiries@seib.co.uk** or go to **www.seib.co.uk**

Authorised and regulated by the Financial Services Authority. Registered Address: Beaufort House, Brunswick Road, Gloucestershire GL1 1JZ. Company Registration number 6317314. Registered in England.

Block Transfers

In respect of this class of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasion it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients.

This terms of insurance business document constitutes both your acceptance that we may do this and your prior request for us to do so.

South Essex Insurance Brokers Ltd Leisure & Sport Public Liability Insurance for The British Dressage is underwritten by QBE Insurance (Europe) Limited (QBE)

South Essex Insurance Brokers Ltd Leisure & Sport Public Liability Insurance for The British Dressage is an annual insurance contract and may be renewed each year subject to the terms and conditions then applicable. You should review and if necessary update your cover periodically to ensure that it remains accurate.

This document provides only a summary of the main benefits under the South Essex Insurance Brokers Ltd Leisure & Sport Public Liability Insurance for The British Dressage policy and the policy terms and conditions. For full details of all policy benefits and all terms and conditions you should read the policy document a copy of which will be provided immediately after your policy is taken out or at any time on request.

Significant features and benefits

Public liability – section 1

Public and Products Liability insurance provides an indemnity for liability at law to compensate third parties (not employees) for accidental bodily injury or accidental property damage subject to your negligence.

QBE will provide an indemnity for the payment of all sums award against you under civil law due to accidental death or injury to third parties or damage to third party property that occurs during the insurance period and arises in connection with the Business.

The sums payable as an indemnity are limited to:

£30,000,000 any one occurrence to which QBE Insurance (Europe) Limited provide £10,000,000 any one occurrence and AIG (Europe)/Broker Direct provide the excess layer of £20,000,000 excess £10,000,000.

There are a number of cover extensions including:

1. Personal Representatives – in the event of the death of any individual entitled to an indemnity under this Policy in respect of any liability incurred, the Personal Representatives of any such person who themselves claim indemnity under this Policy.
2. Costs and expenses – QBE will pay all other costs and expenses incurred with its written consent in diminution of the Limit of Indemnity.
3. Indemnity to Other Person – If so requested by the Insured any person riding driving or leading the Insured Horse on the Insured's order or with his permission.

Significant/Unusual exclusions or limitations

Public liability – section 1

The more significant exclusions applying that will bar any payment are listed below.

Public and Products Liability insurance excludes:

1. the Deductible stated in Policy Schedule, and any such amounts will be payable by the Insured before the Company shall be liable to make any payment under this Policy
2. liability to any Employee in respect of Injury arising out of and in the course of his employment by the Insured or to any other person indemnified under Section 9 of this Policy
3. any liability to pay compensation arising out of a decision of any court made in accordance with the laws of the United States of America or Canada
4. liability which attaches by virtue of a contract or agreement but, which would not have attached in the absence of a contract or agreement
5. fines or liquidated damages or amounts under any penalty clause
6. gradual pollution or contamination
7. claims arising from war, terrorism or nuclear risks (radioactive contamination)
8. e-commerce and pure economic loss
9. damage to property belonging to the Insured or in the custody or under the control of the Insured or of any Employee (other than property belonging to visitors, directors, partners of the Insured) damage to that part of any Property on which the Insured or any Employee or agent of the Insured is or has been working where the damage results from such work
10. liability caused by or arising from any deliberate act or omission by or on behalf of the Insured and which would reasonably have been expected by the Insured having regard to the nature and circumstances of the act or omission.

11. liability arising out of the ownership possession or use by or on behalf of the Insured or caused by any craft designed to travel in or through air, space or water or any mechanically propelled vehicles (for which no specific indemnity is provided by extension)
12. liability caused by or arising from advice, design or specification given by or on behalf of the Insured for a fee
13. liability caused by or arising from professional services rendered by or on behalf of the Insured
14. liability for any award of punitive or Exemplary damages whether as fines, penalties, multiplication of compensatory awards of damages or in any other form whatsoever
15. liability arising Offshore
16. liability directly or indirectly arising from or caused by:
 - a) the supply of, use of or work with materials and products containing asbestos or polychlorinatedbiphenols, or
 - b) magnetic electric or electromagnetic fields or radiation
17. Injury or damage, caused by or arising out of, alleging or attributable to the existence of mould, fungus/fungi, spore(s), mildew(s), mushroom(s), yeast(s), or biocontaminant(s) or any by-product therefrom
18. liability arising from allegations of rape or sexual abuse of any nature whether proven or otherwise
19. injury or damage, caused by or arising out of, alleging or attributable to the existence of mould, fungus/fungi, spore(s), mildew(s), mushroom(s), yeast(s), or biocontaminant(s) or any by-product therefrom
20. damage to any wall, fence, hedge, gate, land or crops arising out of the ownership or use by the Insured of any Horse unless caused by the straying or bolting of the Horse
21. liability to any member of the Insured's Family in respect of Injury or Damage arising in connection with the Insured Horse or any horse drawn vehicle.

For purposes of this exclusion, Family shall mean Parent, Grand Parent, Partner, Spouse, child or grandchild, Siblings and their partners, spouses or children.
22. Injury to any person not wearing the appropriate headgear whilst riding, including mounting and dismounting
23. the carrying on of any trade business or profession or use of the Insured Horse for hire or reward.

Significant limitations that will restrict payment are:

- a) You must pay the premium prior to the agreed due date.
- b) You must notify events immediately relating to notice of impending inquest, fatal accident inquiry, prosecution or other legal proceedings but other accidents that may be subject of a claim should be notified within 14 days.

You must advise any and all changes to the declared business activity.

Important information

Your right to cancel

You have a statutory right to cancel the policy within 14 days starting on the later of the date you enter into the contract, or, if different the date you receive the policy documentation. To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice of cancellation, we will refund any premiums you have already paid less a pro rata charge for the period on insurance provided.

If you do not exercise your right to cancel within the period stated then there is no right of cancellation on your part but QBE may issue 7 days written notice of cancellation at any time by writing to your last known address. QBE will allow a pro rata refund of premium providing no claim has been made under the policy.

Renewing your policy – this is a rolling policy which attaches 1 July

If QBE are willing to invite renewal of the policy QBE will tell you at least 21 days before the expiry of the policy the premium and terms and conditions which will apply for the following year. This will be invited to you via your membership arrangement.

Claim notification

In the event of a claim or possible claim under the Master Policy the Assured must immediately notify South Essex Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex RM15 5BE. Tel: 0845 450 9358. Fax: 01708 851520.

THE ASSURED MUST NOT ADMIT LIABILITY OR OFFER OR AGREE TO SETTLE ANY CLAIM WITHOUT THE UNDERWRITERS' WRITTEN PERMISSION.

The Assured shall provide the Underwriters with such particulars and information as the Underwriters may require and shall forward to the Underwriters immediately on receipt every letter, writ, summons and process

Failure to comply with all claims notification requirements stipulated in the full Master Policy wording may invalidate the Master Policy.

Complaint procedure

QBE aims to give its customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or The Managing Director at: **QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London EC3M 3BD. Tel: 0207 7105 4000. Fax: 020 7105 4019. Registered in England No. 1761561. enquiries@qbe-europe.com**

The Manager will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint under your Leisure & Sport Public Liability Insurance for the British Dressage Policy, please write the Chief Executive Officer at the aforementioned address.

If the Company cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the following address: **Insurance Division, The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR.**

Referral to the Financial Ombudsman Service is only available to commercial customers in limited circumstances. Making a complaint does not affect your right to take legal proceedings.

Compensation

QBE Insurance (Europe) Limited is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory).

Compensation is only available to commercial customers in limited circumstances.

Further information can be obtained from the Company at the address above, or from the Financial Services Compensation Scheme at the following address: **Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN. Tel: 020 7892 7300.**

Directive required information

QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited is a private company limited by shares authorised and regulated by the Financial Services Authority (FSA) as an insurance company and, with effect from 14 January 2005, to undertake insurance mediation, under Registration Number 202842.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. In the event of a complaint please read the procedure set out on the previous page.

The law and language applicable to the policy

The law of England and Wales will apply to this contract unless:

1. You and the Company agree otherwise, or
2. at the commencement of this insurance you are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law of that country will apply unless you and the Company agree otherwise.

The language used in this policy and any communications relating to it will be English.

Company head office

The Company's Home State is the United Kingdom and this policy is underwritten from its London premises located at the Head Office address below. The Company's Head Office and registered address is:

**QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London EC3M 3BD.
Tel: 0207 7105 4000. Fax: 020 7105 4019. Registered in England No. 1761561.**

PLEASE NOTE – TERMINATION OF MEMBERSHIP OF BRITISH DRESSAGE FROM ANY CAUSE WILL SIMILARLY TERMINATE COVER UNDER THE MASTER POLICY FROM THE SAME DATE.

* The Limit of Indemnity is increased to GBP30,000,000.– any one claim or all claims of a series arising out of one original cause by Excess of Loss Policies arranged with Broker Direct & AIG Europe UK Limited, which follow the same wording as QBE insurance (Europe) Limited.

Combined Liability Insurance Policy summary – British Dressage Members' Personal Accident Insurance Policy.

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Shearwater Insurance Policy. The full terms and conditions can be found in the policy document.

The insurer is Great Lakes Reinsurance (UK) PLC. (Employers Liability).

This policy period is detailed in your schedule. The policy is normally valid for 12 months and renewable annually.

Significant features and benefits

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances. Many of these terms may however be extended, curtailed or removed in individual cases, depending on the nature of the risks being insured and those covers requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

Section A – employers' liability

Use this Section with the corresponding section in the full Policy wording.

Significant features and benefits of cover

Injury sustained by any Person Employed by the Insured arising out of and in the course of his employment or engagement by the Insured during the Period of Insurance.

Significant and unusual exclusions

The Policy has an upper age limit of 75 years in force. The Policy does not cover Injury to Persons Employed that arises outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands except in respect of temporary non-manual visits.

Notwithstanding anything contained herein to the contrary this Insurance shall not indemnify any person being the Assured or a constituent member or part of the Assured, as provided for herein, against liability for Bodily Injury sustained by anyone Closely Related to such person.

For the purposes of this exception Closely Related shall mean husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.

This exception shall not apply where the business is incorporated as a limited company.

Section B – public liability

Use this Section with the corresponding section in the full Policy Wording.

Significant features and benefits of cover

- Accidental Injury to any person.
- Accidental loss of or Damage to Property happening anywhere in the world during the Period of Insurance and arising out of the Business.

Section C – products liability

Use this Section with the corresponding section in the full Policy Wording.

Significant features and benefits of cover

- Accidental Injury to any person.
- Accidental loss of or Damage to Property happening anywhere in the world during the Period of Insurance and caused by any Product.

Significant and Unusual Exclusions for Sections B & C

Insurers will not pay under these sections for liability arising from:

- Terrorism.
- Asbestos.
- Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
- Fungus, including but not limited to mildew, mould, spore(s) or allergens.
- Professional advice given by the Insured for a fee or in circumstances where a fee would normally be charged.
- Goods in the custody or control of the Insured.
- Pollution or contamination other than incidents which are sudden, identifiable, unintended and unexpected which take place in their entirety at a specific moment in time and place during the Period of Insurance.
- Notwithstanding anything contained herein to the contrary this Insurance shall not indemnify any person being the Assured or a constituent member or part of the Assured, as provided for herein, against liability for Bodily Injury sustained by anyone Closely Related to such person.

For the purposes of this exception Closely Related shall mean husband, wife, father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother or half-sister.

These exclusions are more fully detailed under sections 12, 14 & 15 of your policy.

Limits of indemnity

Underwriters will not pay more than sum specified in the Schedule as the Limit of Indemnity for each Section.

Section A, employers' liability

The limit of indemnity is £10,000,000 any one occurrence, but limited to £5,000,000 any one occurrence in respects of acts of terrorism and for claims arising from asbestos.

The Employers Liability limit of indemnity is inclusive of your own defence costs.

Sections B & C, public and products liability

The limit of indemnity for Public Liability cover applies in respect of any one occurrence or series of occurrences arising out of one originating cause. The Public Liability limit in respect of Pollution applies to all occurrences during the Period of Insurance.

The Products Liability limit applies to all occurrences during the Period of Insurance.

Unless stated otherwise, your own defence costs, incurred with our consent, will be covered in addition to these limits.

Legal jurisdiction

The Underwriters will indemnify the Insured against their legal liability to pay damages (including claimants' costs, fees and expenses) in accordance with the law of the United Kingdom.

Significant general exceptions

It is a condition precedent to the liability of underwriters that the Insured does not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Excess

As stated on the schedule of insurance.

Premium adjustment (minimum & deposit)

Your premium was based upon the turnover and wages details that you provided. At the end of each period of insurance you will be sent a wages and turnover declaration form that you should complete and return. A premium adjustment may be payable. If your policy was calculated on a Capita basis i.e. per person rather than wages and turnover then the premium adjustment will not apply.

Claims procedure

In the first instance claims should be notified to Shearwater Insurance Services Limited in respect of the Employers Liability Section, Personal Accident, Travel Commercial Combined and Legal Expenses.

Complaints procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the broker who has arranged this cover for you: **Shearwater Insurance Services Ltd, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts, EN8 7AF. Tel: 08700 718666. Fax: 08700 750043.** in respect of Employers Liability, Personal Accident, Travel, Commercial Combined and Legal Expenses.

Please quote your Policy Number in all correspondence so that any complaint can be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Senior Manager at Shearwater Insurance who will advise you of which Insurance Underwriter you need to contact for each section of your policy.

If after contacting the Compliance Officer for the relevant Insurance Underwriter you are still dissatisfied you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone No: 0845 080 1800). Further information is available from them.

Cancellation rights

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact Shearwater Insurance Services Limited who arranged this cover for you.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their e-mail address is www.fscs.org.uk

Policy summary

British Dressage Members' personal accident insurance policy underwritten by Lloyd's Syndicate 5000

All members (excluding Associate members) are automatically covered during their membership period from the inception or renewal date of their membership with British Dressage providing the membership subscription is received by British Dressage within 30 days of the said renewal date, or the date the full annual membership subscription is received by British Dressage, whichever date is the later.

Master Policy Period: From 1st January 2008 to 1st January 2009 both days at 00.00 Greenwich Mean Time.

This Policy Summary is issued as a Notice of Insurance for information only. It does not constitute a Legal Contract of Insurance and is subject to all terms, conditions, definitions and exclusions of the Master Policy held by British Dressage (copies are available for inspection, if required, from the offices of British Dressage), brief details of which are outlined below:

Cover/significant features

The cover afforded under the Master Policy is for Full, Life, **Competing**, Non-Competing, Training and Music members resident world-wide. Associate members are excluded. Company membership applies only to one nominated person. Temporary Members and Music Members are only covered whilst at an Affiliated Dressage Day, excluding traveling thereto or therefrom. Byrd Fledgling Club Members are only covered whilst at a Regional Dressage Training Day, excluding traveling thereto or therefrom. The Insurance is only in operation whilst the Insured Person is engaged in any horse related activities (excluding racing and point-to-point). Cover includes the care and handling of horses and driving of horse drawn vehicles. Cover at an Organised Equestrian Event is limited to horse-related injury but extended to include traveling thereto or therefrom (although the benefits whilst traveling are restricted to Scale A below). The term 'Organised Equestrian Event' includes organised practice or training sessions. The Insurance is effective world-wide.

Scale of benefits

- A. Horse Related Activities other than whilst attending an event or official practice/training session organised by or affiliated to British Dressage, BHDТА, BHS, BSJA, Pony Club, BHS Riding Clubs, BE, EGB, BEV or FEI.
- B. Horse Related Activities whilst attending an event or official practice/training session organised by or affiliated to British Dressage, BHDТА, BHS, BSJA, Pony Club, BHS Riding Clubs, BE, EGB, BEV or FEI.

	A	B
Accidental Death	£5,000.00	£10,000.00
Total & irrecoverable loss of sight of both eyes	£5,000.00	£10,000.00
Total and irrecoverable loss of sight of one eye	£2,500.00	£5,000.00
Loss of two limbs	£5,000.00	£10,000.00
Loss of one limb	£2,500.00	£5,000.00
Total and irrecoverable loss of sight of one eye and loss of one limb	£5,000.00	£10,000.00
Permanent total disablement (other than total loss of sight of one or both eyes loss of limb[s])	£5,000.00	£10,000.00

The Master Policy is also subject to certain Extensions, Exclusions and Conditions the more significant of which are shown hereunder:

- a) Under Condition 1 of the Master Policy the Insurance excludes any claim arising from or aggravated by a previous disability of the Insured Person.
- b) Under Condition 5 Insured Persons under 16 years of age are limited to £5,000 in the event of death.

Exclusions

War and kindred risks, radioactive contamination, military service or operations, racing, point to point, air travel except to and from an equestrian event in a commercial aircraft, suicide, intentional self-injury, insanity, AIDS/ARC, deliberate exposure to danger, criminal act, alcohol, drugs, mental/emotional conditions and terrorism.

Claims notification

Under Condition 2 of the Master Policy immediate notice in writing must be given to Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, Waltham Cross Hertfordshire EN8 7AF of any claim or intimated claim under this Insurance. If disablement results, or may result, the Insured Person must be placed, as early as possible, under the care of a qualified medical practitioner. In the event of a claim under this Insurance, all relevant medical records must be made available to Underwriters on request and the Insured Person will allow the medical adviser or advisers, by the appointment of Underwriters, to examine the Insured Person as often as may be deemed necessary by the said Underwriters. A claim for permanent total disablement will not be paid until at least 12 months after the accident.

Complaints

If you wish to make a complaint (excluding Public/Products Liability contracts) concerning this policy you should contact: **Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, Waltham Cross Hertfordshire, EN8 7AF. Tel: 08700 718666. Fax: 08700 750043.**

In the event that you remain dissatisfied you can refer the matter to the complaints Department at Lloyd's. The contact details are: **Complaints and Advisory Department at Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693. Fax: 020 7327 5225. Email: Complaints@lloyds.com**

Complaints that cannot be resolved by the Complaints & Advisory Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the Complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the compensation scheme arrangements is available from the Financial Services Compensation Scheme – www.fscs.org.uk.

Cancellation rights

Being a group policy effected by the Master Policy Holder this Insurance does not provide the member with the statutory right to cancel an Insurance within 14 days that applies to individual Insurance policy contracts.

PLEASE NOTE – TERMINATION OF MEMBERSHIP OF BRITISH DRESSAGE FROM ANY CAUSE WILL SIMILARLY TERMINATE COVER UNDER THE MASTER POLICY FROM THE SAME DATE.

Appendix 3

Rights of members at DSC hearings

1. A member whose conduct is referred to the DSC may appear in person to answer the complaint against him at the hearing and may present oral or written evidence and may call and examine witnesses. He may also submit written evidence and statements for consideration in his absence this must be submitted to the DSC at least 7 clear working days prior to the hearing. If a member fails to appear before the DSC they may reach a decision and impose a penalty in his/her absence. All Witness statements must be endorsed with a statement of truth failing which they shall be inadmissible as evidence in the event that the maker of that statement does not attend to give evidence at the disciplinary hearing.
2. A member may also request that the matter be dealt with in his absence and submit written evidence and statements for consideration, which request documentation must be received by the DSC at least 10 clear days prior to the hearing. In the event that the DSC require the member's attendance at the hearing he will be notified that his request for the matter to be dealt with in his absence has been refused no less than 3 clear days prior to the hearing. If a member fails to appear before DSC after being informed that he is required to do so, this will be considered to be a further disciplinary offence of the member and shall be dealt with accordingly.
3. If a member fails to appear before the DSC either by failing to make a request for the matter to be dealt with in his absence or by failing to comply with the direction by the DSC that he must attend the DSC will consider the offences in the absence of the member and impose a penalty as they shall think fit.
4. A member is entitled to be represented by a third party before the DSC A member under the age of 18 must always be accompanied by an adult. The name and address of such third party or adult must be notified to the DSC for their reasonable approval at least 7 clear days prior to the Hearing. British Dressage, the Company and the DSC reserve the right to refuse attendance of any named third party whose approval for attendance has not previously been obtained from the DSC.

Appendix 4

Powers of the DSC to impose penalties

If after considering all the evidence at a hearing of the DSC it decides that the complaint of misconduct by a member is sustained they are empowered to impose on such member any one or more of the following penalties:

1. That such member be reprimanded and cautioned as to his future conduct.
2. That such member be suspended from all or any of the rights and privileges of membership for a period not exceeding 5 years.
3. That any horse or pony belonging to and/or ridden by such member at the time of the misconduct be debarred from competing in any competition at shows affiliated to British Dressage, to a foreign federation or to the FEI for a period not exceeding 12 months and/or be disqualified from the result of any competition or competitions directly associated with the misconduct.
4. That such member pay a fine of such sum as the DSC shall in their absolute discretion direct, giving due regard to the gravity of the misconduct.

Immediate suspension

A member may be suspended from all rights and privileges of British Dressage following conviction in a British Court of Law of any equestrian related offence, or any offence which, in the reasonable opinion of the Chief Executive, shall bring British Dressage or equestrian sport into disrepute, pending a full investigation by the DSC at an enquiry called under the terms of Rule 98. In the event that the DSC confirms that the suspension shall stand following approval by no fewer than 3 members of the DSC panel, such suspension will be confirmed in writing, and may take effect from the date of conviction.

Notice of findings, penalties and appeals

1. The Chief Executive will, within seven days of the DSC's decision, notify the accused, in writing, of the findings of the DSC and of any penalties imposed.
2. The findings of and penalties imposed by the DSC shall be final and binding on all parties in every case.
3. Any member whose conduct has been referred to the DSC and who is dissatisfied with the DSC's decision may, within 7 days of a decision (or where relevant of receipt by the individual of the Respondent's written clarification for the decision) appeal to the British Equestrian Federations Appeal Panel subject to the BEF's Terms of Reference. The Notice of Appeal must be in writing and clearly state the decision that the appellant wishes to appeal and the grounds for the appeal. The Notice of Appeal must be signed by the Appellant.

Terms of Reference of the British Equestrian Federation Appeal Panel can be obtained from British Dressage by sending in an SAE to the office at Stoneleigh or see BEF website.

The Notice of Appeal must be accompanied by a cheque for a fee of £200 not subject to VAT, made payable to the 'British Equestrian Federation'. This sum is to cover the costs and expenses of appointing the Appeal Panel and will be retained by the BEF in the event that the Appellant is unsuccessful but will be refunded in the event that the Appellant is successful and in that case the Respondent will pay the fee of £200 to the BEF.

Pending the outcome of the appeal the Appeal Panel, once appointed, has the discretion to order that the decision of the Respondent stands and that the Appellant is bound by that decision until such time as the Appeal Panel issues their finding to the contrary.

Any member who has been penalised by the DSC and who has appealed such decision to the BEF's Appeal Panel and is dissatisfied with such Panel's decision, may appeal to the Sports Dispute Resolution Panel whose terms of reference may be obtained from British Dressage or the BEF.

Powers of British Dressage Officials to issue cautions and reprimands

Any British Dressage Official may issue a caution or reprimand, either in writing or orally, at any time to any Member where they are of the reasonable opinion that a Member has breached any Rule or, whether by act or omission, may result in harm to the reputation of the sport of dressage or affect the welfare of the horse. Such caution or reprimand will be notified to the Chief Executive who shall retain a record of such caution or reprimand. All cautions and reprimands shall expire 2 years after the date that such caution or reprimand was given.

In the event that a Member receives 2 or more cautions or reprimands the matter shall be dealt with by the Chief Executive in accordance with Rule 95 b).

For the purposes of this section a British Dressage Official shall include the Chief Executive, any member of the Board of British Dressage, a Judge, any member of the Disciplinary Sub-Committee, a Team Manager, any official delegate or steward appointed by British Dressage to officiate at any affiliated competition or training event.

Summary powers of the Chief Executive

The Chief Executive is empowered to impose penalties on members of fines not exceeding **£250** for each minor infringement of any of Rules, subject to the right of any member accused of such an infringement to opt for the matter to be referred to the Chief Executive for hearing. Such fines may be imposed on an owner, rider or authorised agent with or without disqualification of the horse or pony concerned from any competition. If the horse or pony is not so disqualified, any prize money won in these circumstances will remain on its grading record. In the event of a horse or pony competing in a class for which it is not eligible it will be disqualified from that competition and all monies won will be forfeited. In addition a penalty at a level agreed by the Board may be imposed on the owner, rider or authorised agent. If a competitor, horse or pony qualifies for a further competition as a result of a competition for which he, she or it was not eligible for any reason, the qualification will be cancelled, whether or not a fine or penalty has been imposed. Provided the cancellation of such qualification has been confirmed by the Chief Executive before the normal closing date for the next round of the competition or championship, the qualification will pass to the next eligible competitor, horse or pony, if any.

Summary powers of a Team Manager

The Chef d'Equipe or Team Manager or his duly authorised deputy whilst accompanying members on a course of training or on a tour or team visit (whether or not such course of training or tour or team visit takes place in Great Britain) shall have power in his absolute discretion to regulate, control and/or adjudicate upon the conduct of members on such course of training, tour or team visit and shall have the power to direct that a member shall be suspended from competing or taking part in such course of training or in any competition taking place on such tour or team visit.

Any member dissatisfied with the decision of the Chief Executive may ask for the matter to be referred to the DSC on appeal who shall make their decision either with or without a hearing as shall be deemed by them to be appropriate. In the event that such matter is dealt by the DSC they may impose any sanction they consider appropriate under this Appendix.

Indebtedness to British Dressage

Any member who fails to pay a fine imposed by the DSC, or the FEI, or who fails to pay for goods or services supplied by British Dressage, including the processing of memberships, registrations, etc. or by making such payments by means of a cheque or other instrument, including Variable Amount Direct Debit mandate, which is subsequently dishonoured, may be notified by the Chief Executive of his indebtedness by 1st class letter. If such indebtedness is not fully settled within 30 days of the despatch of such notification, the member shall automatically be suspended from all rights and privileges of membership of British Dressage until such time as payment is received. In the case of Company membership liability for such debts incurred will be the responsibility of the registered Company agent and/or the rider. The Chief Executive shall not if the member accordingly and promulgate the suspension in British Dressage magazine. Should the member concerned dispute the facts of such indebtedness and the Chief Executive fail to resolve such dispute the matter may be reported to the DSC of British Dressage who will investigate it as a complaint of a breach by the member of Rule 100.

Indebtedness to affiliated shows

If a member fails to make payment or makes payment to an affiliated show in respect of entry fees or stabling by cheque or other instrument which is subsequently dishonoured, the show secretary may report the name and address of such person, together with the names of the horses and the names and addresses of the owners whose fees the dishonoured instruments were intended to cover. The report must be made in writing to the Chief Executive and must itemise the amount of outstanding fees. On receipt of such notice the Chief Executive shall notify the said member of his indebtedness by 1st class mail. If such indebtedness is not fully settled through the British Dressage Office within 30 days of the date of despatch of the Chief Executive's notification, the member shall automatically be suspended from all rights and privileges of membership of the Association until such time as payment is received. The Chief Executive shall notify the member accordingly and promulgate the suspension in British Dressage. Should the member concerned dispute the facts of his indebtedness and the Chief Executive fail to resolve the matter to the satisfaction of those concerned, the matter may be reported to the DSC who will investigate it as a complaint of a breach of Rule 100.

Publication of findings and penalties

The DSC, a Chef d'Equipe or the Chief Executive may at their/his absolute discretion publish any disciplinary decision, ruling or direction made concerning any person or matter in such manner as they/he shall think fit whether in the public press circulating throughout or in any part of the United Kingdom, or abroad and/or on television or sound broadcasting, and/or to and through any news or broadcasting agency or agent, or otherwise and every member of British Dressage shall be deemed to have consented thereto, always providing that such publication shall not be made until the expiry of 28 days after notification of the decision to the member.

Disciplinary stewards

Disciplinary Stewards or Judges may be employed by the Chief Executive on behalf of the Board. Their duties are to attend shows in order to observe and regulate the conduct of members. A Disciplinary Steward or Judge will normally in the first instance caution any member whose conduct he has occasion to take note of and will explain to such member in what manner his conduct falls short of that required by the Rules. In flagrant or repeated instances of misconduct the Disciplinary Steward or Judge will report the circumstances to the Chief Executive in accordance with Rule 100.

Appendix 5

Forbidden substances

Any competitor suspended by any discipline or the FEI for medical or any other reason is automatically suspended and prohibited from competing in any other discipline on the basis of the same facts giving rise to the original sanction.

Any competitor sanctioned by any discipline or the FEI may also be sanctioned by any other discipline on the basis of the same facts giving rise to the original sanction.

Forbidden substances – horses

Horses taking part in a competition must be healthy and compete on their inherent merits. The use of a forbidden substance might influence a horse's performance or mask an underlying health problem and could falsely affect the outcome of a competition. The list of forbidden substances has been compiled to include all categories of pharmacological action.

The following list is a high level overview. The comprehensive detailed list of forbidden substances together with detailed commentary on thresholds is contained in the British Equestrian Federation Rule Book which is available from the BEF, online at www.bef.co.uk/downloads/rulebook2008.pdf and www.britishdressage.co.uk/competitions/rules or on request from the BD office.

The following are forbidden substances:

Substances capable at any time of acting on one or more of the following mammalian body systems:

- the nervous system;
- the cardiovascular system;
- the respiratory system;
- the digestive system other than certain specified substances;
- for the oral treatment of gastric ulceration (See Note 1);
- the urinary system;
- the reproductive system (See Note 2);
- the musculoskeletal system;
- the skin (e.g. hyper-sensitising agents);
- the blood system;
- the immune system, (other than those in licensed vaccines against infectious agents);
- the endocrine system;
- Antipyretics, analgesics and anti-inflammatory substances;
- Cytotoxic substances;
- Endocrine secretions and their synthetic counterparts;
- masking agents.

A finding of a forbidden substance means a finding of the substance itself or a metabolite of the substance or an isomer of the substance or an isomer of a metabolite. The finding of any scientific indicator of administration or other exposure to a forbidden substance is also equivalent to the finding of the substance

Note 1: Oral treatment by the histamine H2-receptor antagonists Ranitidine, Cimetidine and the proton pump inhibitor Omeprazole is permitted and will not necessitate the use of a medication form.

Note 2: Treatment of mares for oestrus-related behavioural problems is permitted with the substance altrenogest (Regumate) under the following conditions:

1. It is only permitted for mares with an oestrus-related behavioural problem.
2. The dose and duration of treatment must be in accordance with the manufacturers' recommendations.

Notes 1 and 2 will be reviewed annually.

Thresholds

Thresholds can only be adopted for:

Substances endogenous to the horse.

Substances arising from plants traditionally grazed or harvested as equine feed substances in equine feed arising from contamination during cultivation, processing or treatment, storage or transportation.

Thresholds shall be recommended by the Medication Sub Committee, after consultation with official analysts and veterinarians, and approved annually by the General Assembly.

Details of thresholds which are not actionable can be obtained from British Dressage or seen on the FEI website: www.fei.org

Control of forbidden substances – foreword

The objective is to protect the integrity of equestrian sports through controlling the use of substances capable of giving a horse an advantage or disadvantage in an event, contrary to its natural abilities.

For any finding of a forbidden substance of possible endogenous nature, British Dressage may examine the horse further or subject the horse to additional tests. If carried out at the request of the Person Responsible, such further tests will be at his/her expense.

It is a contravention of the Regulations if the analysis of a sample taken from a horse shows the presence in any one of its tissues, body fluids or excreta of a forbidden substance. Sample means a sample from any part, or in contact with any part, of the horse.

In view of the rapid development of new drugs and pharmacological agents and of the changes in the methods of preparing horses for competition, the Regulations regarding medication control may be amended at any time.

Persons Responsible must be aware of the following:

(The Person Responsible shall be the competitor who rides the horse during an event, but the owner and other support personnel including but not limited to grooms and veterinarians may be regarded as additional Persons Responsible if they are present at the Event or have made a relevant decision about the horse.)

Labels on veterinary preparations, proprietary medicinal products, tonics, herbal remedies and manufactured compound feeds do not always list the constituents in full. They may therefore contain forbidden substances that would prevent their use in performance horses.

Many substances can be absorbed through horses' skin and be detected by an analytical laboratory.

The Person Responsible is responsible for the supervision of his/her horse at all times, irrespective of stable security.

The Organisers reserve the right to cause to be carried out at any time tests for international competitions and under equivalent procedures at National competitions in accordance with the Standard Operating Procedure prescribed in the Veterinary Rules of the FEI. A refusal to submit a horse for taking a sample for analysis shall constitute a break of this rule.

All matters under this rule resulting in referral for disciplinary action will be brought before the British Dressage DSC for national level and the BEF Disciplinary Committee for international level Appendix 4.

Appendix 6

Forbidden substances – riders

It is forbidden for a rider to compete while under the influence of any stimulating, calming or other drug or substance as detailed in the British Dressage Rules. The BEF and member bodies are signatories to the World Anti Doping Code.

Lists of forbidden substances are regularly updated and are available from the British Dressage Office and are on the UK Sport website: www.uk sport.gov.uk/did.

Classes of forbidden substances include: stimulants, narcotics, cannabinoids, anabolic agents, peptide hormones, beta-2 agonists, anti-oestrogen agents, masking agents and corticosteroids.

Beware, medications to treat the following conditions may contain forbidden substances: asthma, coughs/colds, diarrhoea, hay fever, haemorrhoids, pain/inflammation.

Many prescription and over the counter medicines and supplements contain forbidden substances. Inform your doctor or pharmacist of the need to take only those substances that are permitted.

If in doubt regarding any medication or supplement, contact UK Sport: Drug information database (DID) www.uk sport.gov.uk/did. Drug information line +44 (0)800 528 0004.

Warning

Strict liability means that a rider is responsible for any forbidden substance found in his/her system. The presence of a forbidden substance constitutes a doping violation.

If requested by an official appointed for the purpose by the Board, a rider must supply the required samples of body fluids for analysis. Failure to do so will be taken as if a positive result had been obtained.

Any rider guilty of a doping violation will be reported to The Disciplinary Committee and will be subject to a two year ban from competition.

Any rider who competes at a British Dressage Event must ensure that he/she is taking no forbidden substance. If the rider is being treated with a banned substance by a registered Doctor, the rider may be able to continue competing after the provision of a Therapeutic Use Exemption Certificate. Details of certification may be obtained from UK Sport or the British Dressage office.

Appendix 7

Child protection policy

Policy statement

British Dressage fully accepts its legal (The Children Act 1989) and moral obligation to provide a duty of care, to protect all children (and vulnerable adults) and safeguard their welfare, irrespective of age, any disability they have, gender, racial origin, religious belief and sexual identity. A child is defined as a person under the age of 18 (The Children Act 1989).

British Dressage is committed to encouraging all those connected with horse sports to be aware of the different types of abuse which exist, emphasising the responsibility that all adults working with children have and ensuring that all Officials, Coaches, Volunteers and Assistants do not put themselves in situations where their own behaviour could be called into question.

Policy aims

The aim of the British Dressage Child Protection Policy is to promote good practice:

- Providing children and young people with appropriate safety and protection whilst at British Dressage events;
- Allow all staff, officials, competitors and volunteers to make informed and confident responses to specific child protection issues.

Code of conduct

To ensure that all forms of abuse are prevented and to help protect people who work with children and young riders, the following guidelines must be followed by all staff, officials, competitors and volunteers:

- Always work in an open environment (eg avoid situations where you and an individual child are completely unobserved);
- Respect the rights, dignity and worth of all competitors and treat everyone with equality;
- Ensure the welfare of each child in the context of winning or achieving goals;
- Always promote the positive aspects of equestrianism and never condone rule violations or the use of prohibited substances;
- Ensure that if any form of manual/physical support is required, it should be provided openly. Children should always be consulted and their agreement gained. Some parents are becoming increasingly sensitive about manual support and their views should always be carefully considered;
- Recognise the developmental needs and capacity of children – avoid excessive training or competition and do not push them against their will;
- Secure parental consent in writing to act in loco parentis, if the need arises to administer emergency first aid and/or other medical treatment. Keep a written record of any injury that occurs, along with the details of any treatment given.

The following should be avoided except in emergencies. If cases arise where these situations are unavoidable it should be with the full knowledge and consent of someone in charge at an event or the child's parents. For example, if a child sustains an injury and needs to go to hospital, or a parent fails to arrive to pick a child up at the end of an event:

- Avoid spending excessive amounts of time alone with children away from others;
- Avoid taking or dropping off a child to an event;
- Allow allegations made by a child to go unchallenged, unrecorded or not acted upon;

- Do not do things of a personal nature for children or disabled adults that they can do for themselves. However, it may sometimes be necessary for adults to do things of a personal nature for children particularly if they are young or are disabled. These tasks should only be carried out with the full understanding and consent of parents/carers. If a person is fully dependent on you, talk with him/her about what you are doing and give choices where possible.
- Do not invite or allow children to stay with you at your home unsupervised.

Officials, competitors and volunteers should never:

- Engage in rough, physical or sexually provocative games;
- Allow or engage in any form of inappropriate touching;
- Allow children to use inappropriate language unchallenged;
- Make sexually suggestive comments to a child, even in fun.

If any of the following occur you should report this immediately to another colleague and record the incident. You should also ensure the parents of the child are informed:

- If you accidentally hurt a child or young person;
- If he/she seems distressed in any manner;
- If a child misunderstands or misinterprets something you have done.

Use of photographic/filming equipment at sporting events

There is evidence that some people have used sporting events as an opportunity to take inappropriate photographs or film footage of young and disabled sportspeople in vulnerable positions. All event officials and volunteers should be vigilant and any concerns should be reported to the Lead Welfare Officer at British Dressage.

There is no intention to prevent coaches and teachers using video equipment as a legitimate coaching aid. However, performers and their parents/carers should be made aware that this is part of the coaching programme and such films should be:

- a) stored securely;
- b) used only by the trainer/coach for training purposes;
- c) destroyed when the film is of no more value for training purposes or when requested to do so by the parent or carer.

Child abuse

There are four recognised forms of child abuse:

- Physical (deliberately injuring a child or doing nothing to prevent it; also includes giving children alcohol or drugs);
- Neglect (failing to meet a child's basic needs for food, warmth, clothing or medical attention);
- Sexual (any sexual act between an adult and a child);
- Emotional (continuously failing to show love and affection to a child, including verbal abuse such as sarcasm, threats, criticism, yelling and taunting).

Your responsibility

- 1) **To recognise signs of abuse and take any necessary action to help the child;**
- 2) **To act on your concerns and do something about it;**
- 3) **To protect children in every way from abuse;**
- 4) **To protect yourself from allegations of child abuse.**

Further information

For confidential assistance or advice with any queries, concerns or incidents, please contact:

Karen Ryder, Lead Welfare Officer, on 02476 698840 or
karenryder@britishdressage.co.uk
mailto:karenryder@britishdressage.co.uk

Jeanette Proctor, Assistant Lead Welfare Officer on 02476 698834 or
jeanetteproctor@britishdressage.co.uk

Katrina Smith, Assistant Lead Welfare Officer on 02476 698834 or
katrinasmith@britishdressage.co.uk

For more information relating to Working with Children in Horse Sports, including the full Safeguarding and Protecting Children Policy, please see the British Dressage website: www.britishdressage.co.uk or the British Equestrian Federation website: www.bef.co.uk

Appendices *(continued)*

Appendix 8

Equity and equal opportunities

With regard to equity, British Dressage:

- a) aims to ensure that all people, irrespective of race, gender, ability, ethnic origin, social status or sexual orientation, have equal opportunities to take part in equestrianism at all levels and roles;
- b) seeks to educate and guide the Federation's members, their employees and volunteers on the ownership, adoption and implementation of its equity plan;
- c) intends to raise awareness of Equity through the implementation of this policy and the adoption of an Equity Action Plan; and, as a result of this process;
- d) aims to monitor, review and evaluate progress in achieving the stated aims and objectives and to feed back to member bodies on progress made.

British Dressage will ensure that its recruitment and selection procedures are fair and transparent, and meet the appropriate legal requirements. Each member body will ensure its own procedures meet these requirements.

A shortened version of the safeguarding and protecting children policy can be found on the British Dressage website, a full version is available on the BEF website.

BEF Equality Statement

The BEF is fully committed to the principles of equality of opportunity and aims to ensure that no individual receives less favourable treatment on the grounds of age, gender, disability, race, ethnic origin, nationality, colour, parental or marital status, pregnancy, religious belief, class or social background, sexual orientation or political belief. This includes all those involved in whatever capacity – riders, drivers, vaulters, employees, coaches, officials, other volunteers and spectators.

The BEF will ensure wherever it is reasonable and within BEF's direct control that there is open access to all those who wish to participate in all aspects of equestrian activity and that they are treated fairly. We do this with firm belief in our mission statement of More People, More Places, More Medals and More Horses. We have at our heart our Equality policy supported by a Coaches Code of Conduct and effective communication with opportunities supported by fair, open and transparent recruitment and selection policies and procedures that follow the same principles.

All our member organisations have approved and adopted the BEF Equality Policy and are working to the same principles thereby influencing opportunities for 250,000 individual members and an industry that represents 4.3 million participants. Equality in equestrianism is about making sure everyone has a chance to be involved. It is also about encouraging and increasing the involvement of groups at all levels of equestrian activity by recognising that inequalities exist and taking steps to address them by creating opportunities where currently there are few available.

Appendix 9

Music licence

Dressage to Music – PPL Licence requirements.

The Licence that British Dressage have negotiated with PPL enables our members to use, according to the terms of the Licence, PPL repertoire music in affiliated Dressage to Music Competitions. However members can also use non PPL music. British Dressage Members wishing to take part in affiliated DTM classes must read the Licence Agreement and then read and sign the Sub-Licence Agreement which is attached to it. The Sub-Licence Agreement must then be sent to British Dressage as soon as possible. As well as the Sub-Licence Agreement members will also be required to forward a copy of the "Music Licence Record Form". This Form records the nature and length of tracks that are on the members tape/CD/minidisc. You can check if your music is PPL or not by looking on the PPL repertoire list.

To obtain a PPL repertoire please phone or e-mail the Music Membership Officer at British Dressage.

If the source of the music is not shown on the PPL list, it should be assumed that it is non PPL and a note should be put on the music licence record form stating this.

If the label name cannot be found, a note stating that it has not been possible to source the music should be shown on the music licence record.

The label name that appears on the PLL repertoire list needs to be cross referenced with the label name that appears on your tape/CD.

PPL will not appear on the CD/tape anywhere.

There are always numerous pieces of information contained on a CD inlay card such as label, music publishing company, distributor etc. The label releasing the album can usually be found on either the spine of the CD or on the back cover near a P in a circle.

Once you have sent these forms in you will receive sticky labels back which you can use to display the information about the music you have used on Dressage to Music – PPL Licence requirements.

Novice and Elementary classes, including qualifiers, may be run in either a 20 x 40m or 20 x 60m arena. All classes from Medium upwards and Championship classes for all levels will be run in a 20 x 60m arena.

Riders competing as Music Members must upgrade to full membership and register the horse to compete in a Regional or Championship.

Appendix 10

The scales of training

The way of going

Dressage is about retaining and developing each horse's natural athleticism. We want him to do the movements but not dourly and subserviently. We want him to be willing and gymnastic, and the way of going is just as important as achieving the technical requirements (such as halting four square). More and more emphasis is being put on the way of going, the quality of the work, and it is no longer sufficient to simply do the movements.

For the shoulder-in it is not just a matter of checking the angle and positioning but also whether the horse has rhythm. Suppleness, contact, impulsion, straightness and collection. Similarly for lengthened strides and the judge should ask not just: "was there lengthening?" but also: "was there rhythm, suppleness, contact, straightness?"

The most tried and tested ways of understanding the way of going are the German Scales of Training. These are what the riders in the most successful dressage nation in the world learn in their early years of riding and what the leading international judges talk about at the seminars they give.

Those Scales of Training are:

- Rhythm
- Suppleness
- Contact
- Impulsion
- Straightness
- and eventually, Collection

As a rule the training scales are approached in that order but there are times when one is skipped over to work on another. However, until the horse works with Rhythm, it will be difficult to make him Supple, and until Supple, Contact will be spasmodic and until the Contact is true, Impulsion will be illusive.

Also the scales should improve and be of a higher standard the more advanced the training. Therefore the suppleness accepted in a young novice horse as being good enough to start working more on the Contact and Impulsion will be much less than that expected in a horse that is advanced enough to learn flying changes.

Rhythm

Rhythm should be both:

1. Regular, that is correct for each pace.

In the walk there should be four hoof beats – in a marching time.

In the trot two hoof beats – the legs move in diagonal pairs plus a moment of suspension when all legs are off the ground.

In the canter three hoof beats – only one diagonal pair move together and there is a moment of suspension.

2. The same tempo (speed of the rhythm) and this should have a pronounced beat to it. The horse should not speed up or slow down whether he is going around a corner or on a straight line, whether he is lengthening his strides or shortening them.

Suppleness

The aim is that the horse's muscles have tone and are free from resistance, his joints are loose and he does not tighten against the rider's aids. The muscles that are really important are those over the top line from the hind legs over the quarters, loins, in front of the wither and up to the poll.

The test of whether a horse is supple and working 'through' the back and neck is that when the rein contact is eased (as in a free walk) the horse wants to stretch forward and down and not try to hollow and lift his head.

Contact

The ideal contact is a light, even, elastic feel in both reins and this is achieved this by aids from the legs and seat, not the hands. The legs are applied as a driving aid, the horse steps under more and works 'through' those muscles along his top line – over the back, neck, through the poll and the rider feels the energy thus created in the reins. When the contact is established in this way his outline and steps will be 'round' not hollow, and in the trot and canter springy and not flat. The horse's hindquarters and forehand are connected by that band of muscles over the top line and the rider can feel this in his hands as there will be a lively forward tendency in the reins. The horse is then said to be 'connected'.

Impulsion

This is the contained power of the horse. It is created in the hindquarters by getting him to take more energetic steps, to place his hind legs further under his body, and it is contained by the rein contact that stops him from using up this extra energy to simply go faster. Any resistance, tightening of muscles, ligaments and joints, will block this energy getting through so he must be supple and connected to be able to build up real impulsion.

Riders aim to create enough impulsion to develop the horse's ability and to show off his athleticism but not so much that it cannot be controlled. The skill of the rider is to create as much energy as can be contained without the horse starting to pull and speed up.

Straightness

Horses, like humans, are born one sided and will tend to move forward with their bodies slightly curved. This crookedness can get worse if a rider sits to one side and / or keeps a stronger contact in one rein than the other.

When a horse is crooked it will be more difficult for him to stay balanced and develop impulsion.

The aim is that the hind legs step into the tracks of the forelegs both on a straight line and on a circle, and that the rider has an even feel in his reins.

Collection

Dressage makes the horse a better ride, more manoeuvrable, more powerful and easier to control. To achieve this, his balance has to be changed as he has to adjust to carry the weight of the rider in the most efficient way. When he is first ridden he will carry most of the rider's weight on his forehand. This is cumbersome, he will tend to run faster when asked to lengthen his strides, he will find it difficult to stop quickly and will often lean on the rider's hands to keep his balance.

Through training the necessary muscles are built up and he is taught how to carry more and more weight on his hindquarters. This lightens his forehand, gives more freedom to move his shoulders and he will become an easier and more athletic ride.

Over time the horse is asked for more and more collection so his hind legs step further forward under his body and as he does this, the weight will be transferred backwards, he will be developing the carrying power of the hindquarters.

In Grand Prix this collection is such a high level that the horse can trot on the spot in piaffe or turn around practically on the spot in the canter pirouette. In Pony Club and Novice tests no collection is asked for but there are movements that start to develop the collection. These include when the horse comes into a halt or changes from lengthened strides to a working trot. As he stops or shortens his steps he should step more under his body with his hind legs and transfer a little more of his weight onto his hindquarters, this is the beginning of collection.

Summary

The Scales of Training can be used as helpful checks on the way of going for the rider when doing a movement, for the judge when marking a movement, and the spectator when looking at a movement. When there is rhythm, suppleness, contact, impulsion, straightness and in the more advanced tests collection, the way of going is good.

Appendix 11

The welfare of the horse in dressage

General aim

The aim of this paper is to set out the British Dressage Strategy for the Welfare of the horse in the sport of dressage and the Action Plan to support that Strategy.

The Strategy must address policy formulation and implementation issues. The key to the success of the strategy is to educate all those in the sport about welfare and welfare related issues in accordance with the Welfare Action Plan. The aim must be. This will be achieved by a systematic process, covering every aspect of the sport from training to competing; Welfare is an issue for everyone in the sport.

Those in the sport of Dressage are very caring of their animals and welfare related incidents are usually due to a lack of knowledge and understanding. Therefore by adopting a more proactive approach to welfare and its implementation, we can help prevent these situations occurring.

Welfare action plan

The Welfare Action Plan has the following key strands. It is hoped and assumed that these will develop over time:

- Welfare Standing Committee
- Welfare Guidelines
- Technical Delegates
- Policy formulation and Implementation
- Education

1. Welfare Standing Committee.

Aim for Welfare Standing Committee to meet annually and to operate within the agreed Terms of Reference at Annex G to this paper.

2. General Welfare Guidelines and Guidelines to Organisers, Trainers and Judges The Welfare Guidelines attached at Annex A and B provide guidance on the implementation of the Welfare Strategy at Dressage Competitions for Organisers, Judges, Trainers and Competitors.

3. Terms of Reference for Technical Delegates (Welfare)

Technical Delegates will at the outset only be deployed at Summer and Winter Regional Championships, Winter and National Championships and Premier League Competitions. Their Terms of Reference are set out at Annex C and should be read in conjunction with the FEI Stewards Manual.

4. Policy formulation and implementation

In accordance with the Terms of Reference it will be for the Technical Committees ie Judges, Training etc to make policy recommendations on welfare issues relating to their areas of responsibility and to implement this policy. These policies will be reviewed annually by the Welfare Committee. It is formally requested that the Technical Committees should have a member whose specific responsibility is Welfare policy in that particular area and this person is to provide a report to the Welfare Committee annually.

5. Education

As stated above in the aims of this paper it is vital that the Technical Committees take action relating to the development of welfare and welfare related issues in educating all participants in the sport. Furthermore this should be publicised and communicated to all members of BD as well as the particular target group. Examples will be the training that Judges receive relating to welfare issues connected with judging and on the Training Committee side such issues as the Welfare element in the Theory sessions at the Dressage Competition Workshops.

Annexes

The following Annexes are available from BD on request:

- a) General Welfare Guidelines
- b) Welfare Guidelines for Organisers, Judges and Trainers.
- c) Terms of Reference for British Dressage Technical Delegates (Welfare)
- d) British Dressage Welfare Complaint Form
- e) The Welfare of the Horse Notice for Organisers
- f) The Welfare of the Horse – British Dressage Code of Conduct
- g) Terms of Reference for the Welfare Standing Committee

Guidelines for Organisers about requirements for Technical Delegates.