

MASTER/GROUP POLICY EVIDENCE OF INSURANCE

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER/GROUP POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the “Covered Party”) that the following insurance has been effected with DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd’s (the “Underwriters”) under a Master/Group Policy (the “Master Policy”) issued to the Master/Group Policyholder (the “Master Policyholder”) bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder.

The key features and exclusions of coverage provided under the Master Policy are set out in the Insurance Product Information Document (IPID).

- 1. Covered Party:** Each Associate or Paid Member of British Dressage

- 2. Name and address of Master Policyholder:** British Dressage
Meriden Business Park, Copse Drive, Meriden, West Midlands, CV5 9RG

Tel: +44 (0)247 669 8830
Email: membership@britishdressage.co.uk

- 3. Master Policy Unique Market Reference:** B6991SCO2019S01 / 1665824

- 4. Period of Cover:**

Effective Date: From the point of membership as confirmed by the Master Policyholder (on or after 1st July 2020)

Expiry Date: 30th June 2021 (or expiry of membership, whichever comes first)

both dates inclusive

5. **Limit of Liability:** Section 2 - Public Liability
GBP 10,000,000
- any one occurrence inclusive of all costs and expenses
- Section 3 - Products Liability
GBP 10,000,000
- any once occurrence and in all, inclusive of all costs and expenses

6. **Excess:** Section 2 - Public Liability
Third Party Property Damage
GBP 500
- Section 3 - Products Liability
GBP 500

7. **Who to contact in the event you have any enquiries:**

In the event of a general enquiry or query relating to your Policy you should contact Shearwater Insurance Services Limited, 8 and 11 Regent Gate, High Street, Waltham Cross, Hertfordshire, EN8 7AF.

Tel: +44 (0)1992 718 666
Email: enquiries@shearwater-insurance.co.uk

8. **Who to contact in the event you wish to notify a claim:**

In the event of a claim or any circumstance that may give rise to a claim, you must give immediately notify the following:

Woodgate and Clark Limited, 42 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4AJ

Tel (Claims): +44 (0)1732 520 273
Tel (Out of Office): +44 (0)1732 520 270
Email: newclaim@woodgate-clark.co.uk

9. **Who to contact in the event you wish to make a complaint against the Insurer:**

This Policy is insured 100% by Syndicate DTW1991 at Lloyd's. In the event that you wish to make a formal complaint you should contact the Compliance Officer at Syndicate DTW1991 using one of the following options:-

- (a) In writing (letter or email) to the address shown below or
- (b) By telephone to the telephone number shown below or

The Compliance Officer, Syndicate DTW1991, One Creechurch Place, London, EC3A 5AY.

Tel: +44 (0)20 3923 3120
Email: complaints@DTW1991.com

We will review your complaint and will investigate the circumstances regarding your complaint and write to you within fourteen (14) calendar days with a response.

If you are not satisfied with the response, or have not received a response from us within fourteen (14) calendar days, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response. If you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Tel: +44 (0)20 7 327 5693
Fax: +44 (0)20 7 327 5225
Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint you may have the right to refer your complaint to the Financial Ombudsman Service. If you are seeking resolution as an individual acting for purposes outside their trade business or profession as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than £1,000,000 annual income or a trustee of a trust with net asset value of less than £1,000,000 you may refer the matter to the following organisation:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Tel: For UK callers: +44 (0)800 0234 567 (free phone);
or from a mobile: +44 (0)300 123 9 123 (but charges apply)

For callers from abroad: +44 (0)20 7 964 0500 (charges apply)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

10. Cancellation:

Being a master/group policy effected by the Master Policyholder this Insurance does not provide the Member with the statutory right to cancel within 14 days that applies to individual insurance policy contracts.

11. Please see below a link to the Underwriters' Privacy Notice:

<https://www.dtw1991.com/pages/privacy-policy>

Date of issuance: 1st July 2020

DTW EOC (based on LMA3135)