Association of Irish Racehorse Owners Liability Insurance Policy
Insurance Product Information Document

This insurance is provided by Lloyd's Insurance Company S.A., a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

Details about the extent of our authorisation and regulation by the Central Bank of Ireland are available from us on request.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documentation. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

What is this type of Insurance?

This is a combined liability insurance policy to insure you against legal liability for accidental Injury or damage to property that occurs during the period of coverage and arises out of and in connection with your racehorse(s).

What is insured?

- ✓ **Public Liability** Covers your legal liability for accidental Injury to any person or accidental Damage to Property up to the specified limit of indemnity and arising out of your ownership of racehorses.
- ✓ Costs, expenses and solicitors fees incurred by you in respect of any claim against you subject to written consent by the Insurer.

Limit of Liability: EUR6,500,000

What is not insured?

- ✗ The excess of EUR 1,000 of each and every claim
- ✗ The ownership, possession or use of any mechanically propelled vehicle
- ✗ All loss or damage or bodily injury caused by pollution or contamination.
- ✗ Fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens
- ✗ Any liability assumed by you by agreement unless such liability would have attached to you in the absence of such agreement
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Bodily injury sustained by you, any of your family members or any Employee
- ✗ Any claim directly or indirectly related to the provision of professional advice or the carrying on of any trade business, profession or employment.
- ✗ Any claim due to war or terrorism
- ✗ Any claim arising due to cyber software, applications, processes or data breach
- ✗ Any claim arising out of any Product
- ✗ Damage to property in your care, custody or control
- ✗ Any claim due to radioactive contamination
- ✗ Any claim due to asbestos
- ✗ The use of any horse for hire or reward
- ✗ Any claim arising out of your trade or profession
- ✗ Any claim arising out of any incident that occurred outside of the policy period
- ✗ Any claim as a result of breach of any employment practices
- ✗ Abuse
- ✗ Communicable Diseases

✗ Medical Malpractice

Are there any restrictions on cover?

! Cover is provided for any horse owned by you who is kept for the purposes of racing or Point-to-Pointing (providing the horse is being trained by a licensed trainer only) whilst the horse:

(a) is being prepared to go into training at a licensed trainers yard in the Republic of Ireland or the United Kingdom, or

(b) is being trained at a licensed trainers yard in the Republic of Ireland or the United Kingdom, or

(c) is out of training, provided the horse is only out of training on a temporary basis and is within the Republic of Ireland or the United Kingdom

(d) is temporarily outside the Republic of Ireland or the United Kingdom (excluding Cuba, Iran and North Korea) for the purposes of participating in a race only.

! You must ensure that when you discover any circumstance or event which may give rise to a claim that you adhere to the claims procedure as set out in your policy documentation

! This is a policy of last resort and sits in excess of any other valid and collectable insurance policy in place at the time of a claim.

Where am I covered?

✓ Republic of Ireland and the United Kingdom

✓ Elsewhere in the World (excluding Cuba, Iran and North Korea) on a temporary basis only for a period no longer than 30 days.

What are my obligations?

– You must give immediate notice to the Insurer of anything which may give rise to a claim being made against you.

– You must advise Insurers immediately if you have any knowledge of any impending prosecution, inquest or fatal accident injury which you are involved in.

– You must take all reasonable care to prevent accidents and act in accordance with all statutory obligations and regulations.

– Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy

– Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will render this policy null and void and all claims shall be forfeited.

When and how do I pay?

The Association of Irish Racehorse Owners will advise you of the full details of when and the options by which you can pay. Payment for this insurance is included within your Association of Irish Racehorse Owners membership fee.

When does the cover start and end?

If you become a new member after 1st January 2026, this starts from the beginning of your Association Of Irish Racehorse Owners membership in 2026 and ends on 31st December 2026.

If you are an existing member of the Association Of Irish Racehorse Owners, then this insurance begins on 1st January 2026 and ends on 31st December 2026 as long as you keep your membership in place.

How do I cancel the contract?

Being part of a group policy effected by the Association of Irish Racehorse Owners this insurance does not provide you with the statutory right to cancel within 14 days.

In the event of the name of the individual member, Syndicate, Racing Club or Company being removed from the register held by the Master Policyholder during the Policy Period for any reason whatsoever, the coverage in respect of the said individual member, or all members of the said Syndicate, Racing Club or Company or Partnership shall be cancelled from the time of such removal.