

The Institute of Equine Hydrotherapists

Insurance Advice to members

We have received a number of questions from IEH members seeking clarification of the insurance cover offered by the IRVAP insurance scheme. This document has been prepared by our insurance partners to help our members understand some important elements of the cover.

Professional Liability Insurance

All members of the IRVAP insurance scheme are insured for £ 5 million limit of indemnity; which provides cover for Public Liability and Professional Indemnity.

Public Liability

This is designed to protect the clients (and other third parties) for any injuries or illnesses that they incur as a result of work carried out by one of our members, as well as damage caused to any property they own (including injuries caused to their animals).

Professional Indemnity

This is designed to protect clients and other third parties for financial losses that they incur as a result of wrong, negligent or misleading advice or treatment that has been given by a practitioner. Professional Indemnity insurance is recommended to protect members from a perceived shortfall in the scope of cover provided by traditional Public Liability policies, which do not provide any cover for financial losses.

The IRVAP scheme also provides additional benefits such as £250,000 for Legal Expenses and £50,000 Public Relations Costs.

The level of cover is limited when it comes to **Bloodstock Horses**, as defined within the terms & conditions of the insurance policy. Bloodstock is defined by the insurers as horses which fall under any one of the following specific categories at the time of the incident which gives rise to a claim:

- a) entered or eligible for entry in the general stud book kept by Weatherby & Sons**
- b) entered in Priors HB Stud Book**
- c) registered with Weatherby & Sons for the purpose of racing under Jockey Club or National Hunt Racing rules**
- d) registered with a recognised turf authority which is the authority responsible for controlling horse racing in the country concerned**

The total amount payable by the insurers in respect of all claims in connection with the treatment of Bloodstock shall not exceed £100,000 during any one Period of Insurance.

This does not mean that IEH members are not insured to work with Bloodstock Horses which are valued higher than £100,000, only that the total amount payable by insurers is limited to £100,000.

There is no other value limit for any other type of animal.

Yours Sincerely

Towergate Insurance
For and on behalf of IRVAP

