

The National Hunt Steeplechase, Point to Point and Field Sports Group (NHSPFS) Insurance Programme

Confirmation of Insurance Cover Note 2025/26

Policyholder	The National Hunt Steeplechase, Point-to-Point and Fields Sports body (NHSPFS), the Irish Masters of Foxhounds Association (IMFHA) and their membership clubs (listed on the Certificate of Insurance), the Irish Master Harriers Association (IMHA) and their membership clubs (listed on the Certificate of Insurance), and the Ward Union Club.
Hunt Club Insured	County Galway Hunt 'The Blazers'
Insurers	All insurers' Lloyds based with a minimum-security rating of A- (Standard & Poors)
Policy Number	B109624A51011
Policy Period	30/06/2025 – 29/06/2026 (Both Days Inclusive)
Hunt Club Activities Covered	The setup, organisation and management of hunter trials, charity/family rides, social balls/galas, discos, barn dances, social barbeques, social events (with less than 150 people), hunting (by foot and mounted on horseback), gymkhanas or fetes, open days, point-to-point racing and schooling, knackery operation, care of hounds and horses (owned and rented), hiring of horses, property owners and any other related club activities.
Policy Territory	Republic of Ireland & Northern Ireland
Public/Products Liability	€10,000,000 any one claim (costs inclusive)
Employers Liability	€13,000,000 any one claim (costs inclusive)
'Non-Ranking' Excess	€5,000 each and every claim
Landowner Indemnity	This policy extends to provide indemnity to any landowner, occupier or farmer on whose land events or other activities organised by the Insured are held or over whose land such events or activities pass or are accessed by and arising out of such events or activities only (Landowners Liability). However, the cover excludes any liability for damage to land, crops or fences.
Notable Exclusion Clause - Participation	Bodily Injury to any participant whilst mounting, dismounting or mounted on a horse for the purpose of this exclusion, participant shall mean any rider engaged in the business of the insured. This exclusion shall not apply to Employers Liability.
Landowner Extended Cover	In the event of a Claim for Bodily Injury or Damage to which the Policy applies being made against a landowner who has agreed to allow the Insured use of their land for the Business of the Insured as set out in the Schedule resulting from an occurrence which the landowner is responsible the Company will at the request of the Insured

	<p>treat such landowner as though they were also the Insured under the Policy provided that such landowner shall observe fulfil and be subject to the terms exceptions limits and conditions of the Policy in so far as they can apply</p> <p>Notwithstanding the Participation exclusion and only in respect of such landowner's liability the indemnity provided by this Special Clause shall extend to death bodily injury shock illness or disease to any Participant whilst mounting dismounting or mounted on a horse For the purpose of this Special Clause Participant shall mean any rider engaged in the Business of the Insured</p>
Specific Indemnities	<p>Irish Horseracing Regulatory Body The Turf Club National Hunt Steeple Chase Committee Horse Racing Ireland</p>
Notes	<p>Additional third-party specific indemnities can be provided if required (landowners, County councils, Sporting Organisations etc.)</p>

The purpose of this Confirmation of Insurance document is to provide a summary of our client's insurance cover only. The summary is not a contractual document and does not alter any of the provisions of insurer's policies.

For all other definitions, terms and conditions, please refer to the policy wording.

We trust that you will find the above to be in order, but please do not hesitate to contact us if you require further assistance or clarification.

Yours faithfully,



Keith Young BA CIP
Corporate Lead
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