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Chairman: Cherry Michell · *Chief Executive:* Judy Edwards

Dear Parent / Guardian

Pony Club Membership

I am writing to invite you to renew your daughter's / son's membership of The Pony Club. This falls due on January 1, 2010, and covers membership for the whole of the calendar year 2010. Both membership and insurance cover will automatically terminate if the subscription is not paid by January 31. A Membership Renewal Form is attached for you to complete and return to your Branch Membership Secretary.

I am pleased to be able to tell you that we are holding the individual membership subscription at the 2009 level of £50. Families, where there are three or more children in The Pony Club, will pay a family subscription of £125, irrespective of the number of children in the family. This will be the fourth consecutive year in which we have not increased the subscription.

Membership of The Pony Club not only gives your child access to high quality instruction and fun and friendships, but also provides you with the reassurance of an extensive liability insurance package which is extended automatically to every Member of The Pony Club, as follows: -

Members of The Pony Club are covered by Third Party Personal Liability Insurance up to £30 million. This cover exists 24 hours a day, seven days a week. Members are insured for legal liability for any accidental bodily injury or property damage caused to a third party arising out of the use or keeping of their own or a borrowed or hired horse or pony, provided that the horse or pony is primarily for the use of the Member. The cover extends to anyone riding a Member's horse or pony with the Member's (or parent's) permission, if they have no cover elsewhere. (The Pony Club's existing Liability Insurance Policy runs until June 30, 2010. It is the firm intention of The Pony Club to renew the Policy, subject to acceptable terms being offered by the underwriters).

It is important also to outline the main things the insurance does not cover, which are: -

- Injury to, or damage to the property of, anyone in the Member's family, household, or employment.
- Property in the care, custody, or control of the Member (e.g. a borrowed pony trailer, or a horse transported for a friend).
- Racing under Turf Authority Rules (except for the UK Pony Racing Series), Point to Point, Steeplechasing, Team Chasing or any other form of racing.
- Accidents to the Member.
- Business activities, or use for hire or reward.

The above summary is subject to all the Terms, Exceptions, and Conditions of the Policy, of which a full Policy Summary is available from Pony Club Headquarters or from our website www.pcuk.org, click on "Parents Info".

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The £30 million Liability Insurance cover provided to Pony Club Members represents outstanding value. If a child were to be knocked down by a horse, and suffered permanent injury, the compensation awarded by the courts could exceed £10 million. Since the typical Household Insurance Policy has a maximum Public Liability limit of £2 million, with cover more specifically designed for small domestic animals, and the policy conditions being much more restrictive than under the Pony Club Policy, the owner of the horse could well be facing personal bankruptcy if they rely on a Household Policy for their liability insurance.

If an incident occurs which could give rise to a claim by a third party, it is absolutely essential for details to be reported **immediately** to The Pony Club's insurance brokers, even if you believe that it will not result in a claim. If such a matter is reported late, Underwriters may refuse to provide indemnity.

Do not admit liability or make any offer or promise of payment, as this could invalidate the insurance. Any correspondence received from the third party or a solicitor should be sent to the brokers unanswered. They will deal with the matter on your behalf.

Contact details for The Pony Club's insurance brokers are shown below

May I ask you to complete and sign the Gift Aid Declaration at the foot of the Renewal Form? As a registered charity, The Pony Club is entitled to treat your subscription as a donation, and to claim back from the Inland Revenue the notional tax. On the individual subscription of £50, we can recover £14.10, so it is a very important source of income that helps to keep subscriptions down. You are entitled to sign the Declaration if you are an Income Tax payer or a Capital Gains Tax payer, and it will cost you absolutely nothing.

Finally, I do hope that you will be renewing your child's membership. The Pony Club is a unique organisation, which promotes the highest ideals of sportsmanship and citizenship, thereby leading to the development not only of riding skills, but also strength of character and self-discipline.

With best wishes,



Cherry Michell
Chairman

The Pony Club's insurance brokers are: -

The Equestrian Insurance Division of Windsor Partners Ltd., 2, America Square, London, EC3N 2LU.
Tel: 0207 133 1200. Fax: 0207 133 1500.

Should you have any queries or correspondence relating to an incident that happened prior to July 1, 2007, then you should contact: -

THB British Equestrian, Hildenbrook House, The Slade, Tonbridge, Kent, TN9 1HR.
Tel: 01732 771719 Fax: 01732 359982

