



**BY**  
**INVITATION ONLY**

# Welcome

TO OUR EXCLUSIVE MEMBERS SCHEME

## What is Equine Indemnity?

As elite sport horse owners we live with the constant risk of catastrophic losses, like mortality and total loss of use, on a daily basis.

The up-front premium of insuring is typically so prohibitive that we lack peace of mind. We simply hope it will never happen to us.

Equine Indemnity addresses this problem. It mitigates risk, avoids up front payment of premiums whilst providing a mechanism to allow the risks to be covered pari-pasu by all members.

## So how does it work?

Our members join together and pool their high-hazard catastrophic risks multilaterally with each other.

This means that unlike conventional insurance, no premiums, commissions or brokerage profit is payable and administration is community driven.

All claims, membership applications, indemnity scope and limits are voted on, by all members. This means unfair behaviour and dishonest claims are publicly exposed and virtually eliminated.

## What does it cost?

Aside from a notional monthly membership fee, payable per owner and per horse registered in the risk pool to cover operating costs and expenses, the only cost is contributing to claims.



## How are claims paid?

For example, assuming the members voted on a 2.5% indemnity limit and claims for the year stand at 1%, a member with five horses at a total value of 250,000 would have to pay 2,500.

The same member has thereby secured 250,000 of indemnity in the sum of 2,500.

However, if claims exceed the indemnity limit, they are still paid - but on a pro rata basis.

Uniquely, if there's no claims, then there's no 'premium' to pay. It's as simple as that.

## How do I join?

Membership is strictly by invite only to professional show jumpers.

Please visit [equineindemnity.com](http://equineindemnity.com) for information.

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*Because peace of mind matters*