



United Canine Sports Club  
9 Great Western Street, Frome, Somerset, BA11 1GA  
[secretary@ucsc.org.uk](mailto:secretary@ucsc.org.uk)

### Summary of Public Liability Insurance

Members will be indemnified up to £5,000,000 for liability at law to compensate Third Parties for accidental bodily injury or accidental property damage caused whilst training in accordance with UCSC guidelines and competing with recognised race organisations (as listed below) in the United Kingdom only, subject to an excess of £500 (£1000 for claims within Northern Ireland)

Dogs must be kept under physical restraint and (if not adequately tethered or confined) under the control of a competent handler at all times.

Policy extensions include liability for Forestry Commission and Ministry of Defence costs.

The policy excludes liability arising from

- I. children under the age of 8 years
- II. failure to use protective headgear
- III. training or racing of dogs on Public Highways.
- IV. the use of dogs defined as Dangerous under the Dangerous Dogs Act 1991 or subsequent legislation.

#### **ADDITIONAL INFORMATION**

Race Organisations we currently recognise – **BSA, AMCUK, BSHRA, BSSF, SDAS, NFM, SSHC, WYEDEAN MUSHING & IFSS Affiliated Organisations.** (We may include more organisations/race organisers in the future and will update the list accordingly)

Please note, we are unable to include some race organisations on our approved list as they already hold Third Party Liability cover for their competitors.

On training with **quads** (with or without engine) Public Liability only covers damage to third parties caused by a Members dogs, not damage caused by the quad itself.

On **protective headgear**, the insurers stipulate that all reasonable precautions should be taken to prevent a foreseeable risk of harm. In other words an accident or incident becoming worse or more severe when steps could have been taken to make it less so.

#### **What is not recognised by the UCSC as a training method/sport and therefore not within the remit of the UCSC Public Liability Insurance:**

- Mountain or kite surfing boards (referred to as 'Board joring' )
- Roller blades or boots, as their use would suggest the need for an unsuitable surface
- "Urban Mushing" the running of dogs on pavements or public roads

The above terms may be subject to change and will be notified to the Members immediately, as a matter of urgency.

If you require further clarification on what is or is not covered under UCSC Public Liability Insurance please contact [secretary@ucsc.org.uk](mailto:secretary@ucsc.org.uk)