

**To: FEI Officials**  
**From: Claude Praz, CFO**  
 Pages: 4  
 Date: 12 December 2022  
**Re: FEI Insurance Coverage**

Below is the summary of the current insurance coverage for FEI officials or any other person acting in an official capacity on behalf of the FEI, specifically appointed and sent by the FEI to an event or a meeting. This information will be updated if changes in insurance coverage occur. If you have any questions, please contact me at [claudio.praz@fei.org](mailto:claudio.praz@fei.org) or at +41 21 310 47 47.

This is to certify that policies of insurance and coverage listed below have been issued to the FEI and are in force. Notwithstanding any requirement, term and condition of any contract or document with respect to which this memo may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusion and conditions of such policies. For example, we remind you that the Federation Professional Liability Insurance only covers those Officials who are acting "for or on behalf of the FEI" as stated in the approved schedule of the Event or who are acting "in the scope and course of the FEI's Business" as described in the final approved schedule. Therefore, for example, the FEI will not insure National officials officiating at FEI Events or FEI Officials who have no official function at the particular Event.

### **Federation Professional Liability Insurance**

Insurer:	XL Insurance Company SE, Dublin, Zurich Branch
Policy period:	1 January 2023 – 31 December 2023
Geographic coverage:	Worldwide including USA and Canada
Insured persons	<ul style="list-style-type: none"> <li>- The Federation (Directors, Officers, Employees, Trainees, Volunteers)</li> <li>- The Officials including any other person acting on behalf of the Federation</li> <li>- Including but not limited to Judges, Course Designers, Technical Delegates and Stewards</li> </ul>
Activities covered:	All activities performed by the FEI as defined and described in its statutes.
Description	Insurance covering: <ul style="list-style-type: none"> <li>- Pure Financial loss resulting from a wrongful professional act</li> <li>- Material damage and bodily injury caused to a third party</li> </ul>

### Third party liability insurance for veterinarians and technicians

Insurer:	XL Insurance Company SE, Dublin, Zurich Branch
Policy period:	1 January 2023 – 31 December 2023
Geographic coverage:	Worldwide including USA and Canada
Insured persons	Designated independent Veterinarians commissioned by FEI in the function of: <ul style="list-style-type: none"> <li>- Testing Veterinarians;</li> <li>- Official Veterinarians Delegates of FEI;</li> <li>- Veterinarians Technicians;</li> </ul> in the capacity as representatives of FEI.
Activities covered	<p>The insured activities are:</p> <ul style="list-style-type: none"> <li>- Equine Anti-Doping &amp; Controlled Medication Program Testing: <ul style="list-style-type: none"> <li>a) Equine Medication Control sampling;</li> <li>b) Laboratory tests (doping control);</li> </ul> </li> <li>- Pony measurements;</li> <li>- Fitness to compete examinations, including but not limited to (or) such as: <ul style="list-style-type: none"> <li>a) horse inspection &amp; veterinary examinations;</li> <li>b) limb sensitivity checking;</li> </ul> </li> </ul> <p>in connection with Events conducted under the patronage of FEI.</p> <p>Not included are:</p> <ul style="list-style-type: none"> <li>- veterinary treatments or medication for horses' health;</li> <li>- any kind of surgery;</li> <li>- all other activities related to the practice of the profession;</li> <li>- transportation / moving of the horses.</li> </ul>
Description	<p>Coverage provided for claims against the insured arising from legal liability for:</p> <ul style="list-style-type: none"> <li>- bodily injury, meaning death of, physical injury to or other impairment of a person's health, including any resulting loss of assets or earnings;</li> <li>- property damage, meaning the destruction of, damage to or loss of tangible property, including any resulting loss of assets or earnings sustained by the claimant. <b>Death of, injury to or other impairment of an animal's health, and the loss of animals, will be deemed as property damage;</b></li> </ul>

## Travel Insurance

Insurer:	European Travel Insurance Co. Ltd – Policy No 9300139399
Policy period:	1 January 2020 – 31 December 2023
Geographic coverage:	Worldwide <b>excluding the country of residence</b>
Important	This insurance does not replace your basic health insurance in your country of residence. This insurance complements your basic health insurance. It is mandatory to have basic health insurance in your country of residence to benefit from this travel insurance abroad.
Services / Trip advice:	All insured persons have online access to international safety, health and travel information through the travel website <a href="https://erv-sentinel.com">https://erv-sentinel.com</a> .  Access Internet address <a href="https://erv-sentinel.com">https://erv-sentinel.com</a> Login FEI Password FEI
Limits:	Medical & emergency expenses: Illimited Transportation to the hospital & repatriation: Illimited Visits by relatives: max. 2 people Search and rescue costs: CHF 50'000.— Lump sum in case of death: CHF 150'000.— Lump sum in case of permanent disability: CHF 250'000.— Travel cancellation / curtailment: CHF 10'000.— Loss, theft and damage of baggage: CHF 15'000.— Late delivery of baggage: CHF 2'000.— Third party liability: CHF 5'000'000.— Legal Protection: CHF 100'000.— Delayed departure / flight delay: CHF 2'000.— <b>Age: no limit</b>  <b>subject to specific limitations</b>
Pre-existing conditions	Illnesses which already existed when the business trip was begun together with their sequels and complications are excluded.  Emergency treatment and sudden aggravation of a pre-existing illness is however covered (cancellation, unanticipated return, repatriation).  Claims arising before or after a medical surgery/operation is scheduled and directly related to it are likely to be excluded.  In case of pre-existing conditions (illness, medical surgery scheduled before or after the trip, etc.) we recommend you asking your doctor a medical certificate that allows you to travel.

Insured persons:	The president, council members, committee members, directors and senior executives, employees, officials, coaches, veterinarians and veterinarians technicians during business trip <b>on behalf</b> of the FEI. The cover extends to spouses or partners, children or the partner when they accompany the person insured.
Emergency	<p><b><u>24 hour Emergency Medical assistance</u></b></p> <p>In case of emergency an alarm centre is at disposal with a 24-hours service, day and night (including Sundays and public holidays). The alarm centre advises about the appropriate procedure and organizes the necessary assistance.</p> <p><u>Alarm centre:</u>          Phone +41 848 801 803 (emergency)          Phone +800 8001 8003 (toll-free number)</p> <p>In the event of a medical emergency please also contact the FEI HR and Administration Department as soon as possible.          Phone: + 41 21 310 47 47</p> <p><u>To declare and administer a claim, write to:</u>          ERV          Claims department          St. Alban-Anlage 56          4002 Basel          Switzerland</p> <p>Phone +41 58 275 27 27          E-mail <a href="mailto:sinistres@erv.ch">sinistres@erv.ch</a>          Kindly copy <a href="mailto:HR@fei.org">HR@fei.org</a></p>

We also want to remind you that if an Official become aware of an incident that he or she believes might result in a claim, that Official should notify the FEI immediately and provide all of the facts known to the Official. The FEI cannot guarantee the insurance coverage described above in circumstances where the Official has good cause to believe that there might be a claim and does not provide such timely notice directly to the FEI. We trust that the above is satisfactory to you and we remain available to answer any questions you might have.