

To: FEI Officials
From: Daniel Alvarez, Finance Director
 Pages: 4
 Date: 24 October 2024
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 daniel.alvarez@fei.org 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 2025 – 31 December 2025
Geographic coverage:	Worldwide including USA and Canada
Insured persons	<ul style="list-style-type: none"> - The Federation (Directors, Officers, Employees, Trainees, Volunteers) - The Officials including any other person acting on behalf of the Federation - Including but not limited to Judges, Course Designers, Technical Delegates and Stewards
Activities covered:	All activities performed by the FEI as defined and described in its statutes.
Description	Insurance covering: <ul style="list-style-type: none"> - Pure Financial loss resulting from a wrongful professional act - Material damage and bodily injury caused to a third party

Third party liability insurance for veterinarians and technicians

Insurer:	XL Insurance Company SE, Dublin, Zurich Branch
Policy period:	1 January 2025 – 31 December 2025
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"> - Testing Veterinarians; - Official Veterinarians Delegates of FEI; - Veterinarians Technicians; in the capacity as representatives of FEI.
Activities covered	The insured activities are: <ul style="list-style-type: none"> - Equine Anti-Doping & Controlled Medication Program Testing: <ul style="list-style-type: none"> a) Equine Medication Control sampling; b) Laboratory tests (doping control); - Pony measurements; - Fitness to compete examinations, including but not limited to (or) such as: <ul style="list-style-type: none"> a) horse inspection & veterinary examinations; b) limb sensitivity checking; in connection with Events conducted under the patronage of FEI. <p>Not included are:</p> <ul style="list-style-type: none"> - veterinary treatments or medication for horses' health; - any kind of surgery; - all other activities related to the practice of the profession; - transport / moving of the horses.
Description	Coverage provided for claims against the insured arising from legal liability for: <ul style="list-style-type: none"> - bodily injury, meaning death of, physical injury to or other impairment of a person's health, including any resulting loss of assets or earnings; - 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. Death of, injury to or other impairment of an animal's health, and the loss of animals, will be deemed as property damage;

Travel Insurance

Insurer:	CHUBB Insurance (Switzerland) Ltd – Policy No CHBBBA19027
Policy period:	1 January 2025 – 31 December 2025
Geographic coverage:	Worldwide excluding the country of residence
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 app "CHUBB TRAVEL SMART". The app is available on all devices. Access with policy number CHBBBA19027
Limits:	<ul style="list-style-type: none"> • Medical & emergency expenses: unlimited • Transportation to the hospital & repatriation: unlimited • Visits by relative: max CHF 5'000. -- for flight and hotel • Search and rescue costs: CHF 50'000.-- • Lump sum in case of death: 2x annual salary max CHF 300'000.-- • Lump sum in case of permanent disability: 2x annual salary max CHF 400'000.— • Loss, theft and damage of baggage: max CHF 20'000.-- • Late delivery of baggage: max CHF 2'000-- • Third party liability: max CHF 5'000'000.-- • Legal Protection: max CHF 300'000.-- • Travel cancellation, curtailment or modification of trip, delayed return: max CHF 20'000.-- <ul style="list-style-type: none"> • EXCEPT flight delays (of 4 hours or more), flight cancellations, missed transfer (6 hours or more), and cancelled business meeting; that are limited to: max CHF 2'000.-- • Age: no limit <p>subject to specific limitations</p>

Pre-existing conditions	<p>Illnesses which already existed when the business trip was begun together with their sequels and complications are excluded.</p> <p>Emergency treatment and sudden aggravation of a pre-existing illness is however covered (cancellation, unanticipated return, repatriation).</p> <p>Claim arising before or after a medical surgery/operation is scheduled and directly related to it are likely to be excluded.</p> <p>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.</p>
Insured persons:	<p>The president, council members, committee members, directors and senior executives, employees, officials, coaches, veterinarians and veterinarians' technicians during business trip on behalf of the FEI. The cover extends to spouses or partners, children or the partner when they accompany the person insured.</p> <p>Coverage extends to private trips that take place at the same location as the business trip, directly up to 14 days before or after a business trip.</p>
Emergency	<p>24-hour Emergency Medical assistance</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 43 456 75 72 (emergency)</p> <p><u>To declare and administer a claim, write to:</u> Chubb Insurance (Switzerland) Ltd Claims BTA Via the app: CHUBB TRAVEL SMART Via internet: https://www.chubbclaims.com/ace/ch-en/welcome.aspx</p> <p>Phone +41 43 456 75 72 E-mail claims.service@chubb.com Kindly copy HR@fei.org</p>