

**Certificate for Public and Products Liability Insurance**

XL Insurance Company SE, Dublin, Zurich Branch herewith confirms that insurance has been arranged within the framework of the liability policy of European Conference of Arab Horse Organisations (master policy no. CH00011308LI) as follows:

<b>Insured:</b>	European Conference of Arab Horse Organisations (ECAHO) Schuppisstrasse 8 9016 St. Gallen
<b>Insured Activities:</b>	All activities performed by ECAHO as defined and described in its Constitution.
<b>Insured Persons:</b>	ECAHO (directors, officers, employees, trainees, volunteers) Officials including any other person acting on behalf of ECAHO, including but not limited to judges, DC members, ring stewards
<b>Coverage:</b>	According to the terms of this policy and within the limit of its provisions, XL Insurance Company SE, Dublin, Zurich Branch shall pay on behalf of the insured all sums which the insured persons shall become legally obligated to pay as damages, because of <ul style="list-style-type: none"><li>- death, bodily injury or other health impairments of persons (bodily injury) including any resulting loss of assets or earnings;</li><li>- destruction, damage or loss of property (property damage) including any resulting loss of assets or earnings;</li><li>- pure financial loss which is not the result of bodily injury, property damage or financial loss arising therefrom.</li></ul>
<b>Limit of Liability:</b>	CHF 10'000'000.-- per loss event and insurance year for bodily injury and property damage combined (some coverages have lower sublimits such as Pure Financial loss CHF 5'000'000).
<b>Territoriality:</b>	Worldwide incl. USA/Canada
<b>Policy Period:</b>	From 01.01.2025 to 31.12.2025

Nothing herein contained shall serve to alter, vary or waive the provisions of the above-mentioned policy.

For full details regarding coverage please refer to the policy.

XL Insurance Company SE, Dublin, Zurich Branch

Sandrine Bernard  
Underwriter

Nino Brehm  
Team Lead Operations - Casualty, IFL & Motor

Zurich, 11.04.2025

XL Insurance Company SE, Dublin, Zurich Branch  
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