



Friday 4<sup>th</sup> June 2010

It has come to my recent attention that certain anomalies and ambiguities have arisen regarding Insurance cover by Show Jumping Ireland for events such as the International Show Jumping event which takes place at our premises here this weekend.

I also understand that other Show Jumping arenas like ours have encountered similar difficulties and confusion regarding Insurance cover for events that are showcased under the auspices of Show Jumping Ireland. This is nevertheless despite the fact that we discharge levies to Show Jumping Ireland each and every time such an event takes place.

I have been assured previously that such Insurance cover was in place to cover our premises and patrons during such events but in my opinion, this does not appear to be the case. While I have a very good working relationship with Show Jumping Ireland I, nevertheless, sought clarification on certain insurance issues and in particular what level of cover was provided by Show Jumping Ireland for such events and in particular arising out of any claims by Third Parties following recent correspondence received by me from Show Jumping Ireland. Arising therefrom, it became clear that its Insurers/Agents were refusing to indemnify me in relation to a Third Party claim when I was of the strict understanding that such Insurance was provided and covered by Show Jumping Ireland and its Insurers for the event in question.

While I have received written assurances from Show Jumping Ireland that it would indemnify me regarding the incident in question, I was nevertheless left with no option but to seek additional insurance cover from an alternative provider for this weekends upcoming show for want of any ambiguity or misunderstanding whatsoever regarding the Insurance cover now provided.

It would, of course, be most beneficial if Show Jumping Ireland and its Insurers engaged positively with its members to indicate exactly the extent of Insurance cover for such events so as to avoid any confusion going forward into the future in holding such events.

A handwritten signature in black ink, appearing to read "R Fagan". The signature is written in a cursive style with a long, sweeping underline.

Robert Fagan

Mullingar Equestrian

FROM

(MON) MAY 31 2010 10:17/ST. 10:16/No. 7800000067 P 2

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Sandymount, Dublin 4

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**OSG**  
chartered loss adjusters



Our Ref: DN2/09/1065  
Your Ref: KG/LK/SMI015/5  
Date: 17/05/2010

Kathy Garvey  
J. A. Shaw & Co. Solicitors  
Bishopsgate Street  
Westmeath  
DX: 3 5001

RECEIVED  
18 MAY 2010

Dublin  
Dundalk  
Cork  
Limerick  
Dundalk  
Galway  
Sligo  
Midlands North  
Midlands South  
Waterford  
Donegal  
Galvest  
London

Dear Sirs

Re: Insureds Name: Show Jumping Association of Ireland  
Claimant: Kathleen Smith  
Incident Date: 31/05/2008

We refer to the above and your letter dated 21st April 2010.

Please accept our apologies for the delay in responding to you. We act on behalf of the Insurers of the Show Jumping Association of Ireland and not Mullingar Equestrian Centre. We are currently seeking a full indemnity from Mullingar Equestrian Centre in relation to the above incident.

We trust you find the above in order.

Yours sincerely,

Kevin Currivan  
OSG Liability Division

Direct Dial: 01 - 2611454  
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