



# **KBIS**

BRITISH EQUESTRIAN  
INSURANCE

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**EVENT INSURANCE**

**PROPOSAL FORM**

Secretary's or Organiser's Name & Address

.....  
.....  
..... Post Code .....

Tel No: ..... Fax No: .....

Alternative Name ..... Tel No: ..... Fax No: .....

Name of Event ..... Type of Event .....

Date(s) of Event .....

Location .....

How long has the Event been held (a) at this location? .....(b) elsewhere? .....

Is the Event indoors / outdoors / under canvas?.....

Have all the necessary arrangements for successful fulfilment of the Event been undertaken? YES/NO  
If NO give details .....

Have all necessary licences, visas and permits and authorisations been obtained and contractual arrangements been made in writing? YES/NO  
If NO give details .....

Do you undertake to make all such remaining arrangements within good time and confirmed in writing prior to the Event? YES/NO

(NB: Cover is subject to all arrangements being confirmed in writing within good time prior to the Event)

**ONLY FILL IN THE SECTIONS REQUIRED**

**PUBLIC LIABILITY**

**INCLUDED/NOT INCLUDED**

Certain hazardous activities are excluded.

You are requested to recommend on your entry form that all participants have their own personal liability insurance. This policy only covers the organisers.

Limit of Indemnity required: £1,000,000 / £2,000,000 / £5,000,000

Estimated number of participants: ..... Estimated number of spectators: .....

Please give details of any non-equestrian activities:.....  
.....

**EMPLOYERS' LIABILITY**

**INCLUDED/NOT INCLUDED**

Limit of Indemnity: £10,000,000

This insurance is in respect of all employees and voluntary helpers. You are required by law to effect this cover if you have employees.

Number of employees/helpers .....

**NB** If cover is taken under this Section you must also take Public Liability cover

**ALL RISKS**

**INCLUDED/NOT INCLUDED**

Any physical loss or damage - Excess £250 - tents and marquees  
£100 - all other claims

Sum Insured

(Replacement Value)

Please note Sums Insured are "as new replacement". It is important to insure the full value plus VAT.

- a. Marquees and Tents (maximum value £50,000 any one item unless specially agreed) £ .....
  - b. Contents therein £ .....
  - c. Cups and Trophies (schedule of items and values to be provided) £ .....
  - d. Trailers and Caravans £ .....
  - e. Jumps (excluding breakage whilst in use) £ .....
  - f. Miscellaneous Equipment. Please give details £ .....  
.....  
.....
- Total Sum Insured £ .....**

**CASH IN TRANSIT**

**INCLUDED/NOT INCLUDED**

Covers money at events, whilst in transit and/or at occupied private dwellings of organisers.

Warranties: Transits £2,500 - £ 5,000 to be accompanied by at least 2 able-bodied adults  
Transits £5,000 - £10,000 to be accompanied by at least 3 able-bodied adults

Personal Accident Assault cover is included as follows:

Death, Loss of Eyes and/or Limbs and Permanent Total Disablement £5,000  
Temporary Total Disablement from usual occupation £50.00 per week (limited to 104 weeks in all)

Total amount carried during the Show £.....

Maximum amount at risk at any one time £..... (maximum amount allowed £10,000)

Is a Security Company involved in the transit of money YES/NO If 'YES' give name .....

Does the Security Company accept responsibility for the money as soon as it is in their possession? YES/NO If 'NO' please give details  
.....

Do you bank regularly during the Event? YES/NO if 'YES' please give details  
.....

What other security arrangements have been made? .  
.....

Please note that written references are required for all paid employees carrying cash (not officials or volunteers)

**PERSONAL ACCIDENT**

**INCLUDED/NOT INCLUDED**

Certain officials at BSJA Affiliated Shows are automatically covered - please see BSJA Year Book

All officials and helpers at British Dressage events and BHDTA Affiliated National Events are automatically covered

To cover all unpaid helpers - Judges, Stewards, Doctors, Veterinary Surgeons, Farriers and the like

Benefits (One Unit) - £5,000 Death, Loss of Eyes and/or Limbs and Permanent Total Disablement  
£ 50 per week Temporary Total Disablement from usual occupation (limited to 104 weeks in all)

Temporary Total Disablement benefit is restricted to £100 per week maximum for persons not in gainful employment.

Maximum 6 units per person. Age limits 16 - 75 years

Total number of unpaid helpers (excluding BSJA Officials) .....

Number of units per person .....

**CANCELLATION INSURANCE**

**INCLUDED/NOT INCLUDED**

This Insurance provides \*indemnity up to a specified limit for cancellation or postponement of the event. There are some exclusions - copy policy available on request. The cancellation must be confirmed by an authorised official or body.

\* This means that in the event of a claim you must provide evidence to substantiate the amount claimed.

**N.B. Instructions must be given at least 30 days prior to the Event if this cover is required.** Early application is recommended as there is no extra charge for extended periods of cover and rates once accepted by both sides cannot be changed by Underwriters due to their adverse experience in the intervening period, unless alterations are subsequently made to the Policy cover.

**A**

Give details of Total Expenses and Income below: (a Help Sheet is available on request)

i) **Income**

- a) Entry Fees £ .....
- b) Sponsorship £ .....
- c) Gate Receipts £ .....
- d) Other Income - please provide details £ .....

**TOTAL** £ .....

ii) **Expenses** £ .....

Please provide details - you will only be able to claim for expenses declared

.....

iii) Is sponsorship refunded if Event cancelled? - if only partially refunded please give details YES/NO\*

iv) Do you also wish to cover your net profit? YES/NO

If 'YES' please give last 3 years profit: 20..... £ .....

20..... £ .....

20..... £ .....

v) Do these sums insured represent the full extent of your financial responsibilities? YES/NO\*

vi) Can you recover money from any other source if the Event is cancelled? YES/NO

vii) Do you participate in the BE Abandonment Fund for entry fees? YES/NO

If 'YES' do you want to insure against the possible shortfall in the Fund's provisions? \*YES/NO

Please note that the Fund may not cover all your expenditure

viii) **LIMIT OF INDEMNITY REQUIRED** - this should be:  
(We would draw your attention to the fact that should you fail to Insure for the full value of your Costs and Expenses and/or Profit, Insurers would be entitled to reduce your claim accordingly).

- a) **FOR EXPENSES ONLY COVER** - the total of A(ii) less the amounts recoverable or not payable in event of cancellation £.....
- b) **FOR EXPENSES AND PROFIT COVER** - the total of A(ii) plus the difference between A(i) and A(ii) after allowing for the answers to A(iii) and A(vi) £.....

**NB** Please take your VAT position into account when calculating the Limit of Indemnity: If you are liable for VAT all amounts shown above should reflect this

**B**

i) Please give a description of the site ie. type of ground, soil type, high or low ground  
.....  
.....

- ii) Is the site well drained? YES/NO\*
- iii) Is site prone to flooding or waterlogging? \*YES/NO
- iv) Are there any nearby rivers, streams or other water? YES/NO  
If 'YES' how close are they to the site?.....

**C**

Has the Event ever been cancelled or postponed in the past 10 years whether insured or not? \*YES/NO

**D**

Does the Event depend upon the appearance of certain persons or other critical factors? \*YES/NO

**E**

Have all the necessary arrangements for the successful fulfilment of the Event been made? YES/NO\*

**F**

Would you re-run the Event if cancelled? \*YES/NO

If 'YES' do you require the cover to transfer to the new date? YES/NO

What would be the expenses incurred in postponing the Event? £.....

**G**

If you insured against cancellation last year who were you insured with?

.....

Please state sum insured last year £ .....

Please state premium paid last year £.....

**H**

Were you given a No Claims Bonus last year? YES/NO

Is 'YES', please state amount of bonus £.....

**I**

Are you aware of any matter, fact, circumstances or incident which could or might possibly result in a loss under this insurance? \*YES/NO

**FOR ANSWERS MARKED \* PLEASE GIVE FULL DETAILS BELOW:**

.....  
.....  
.....  
.....

**GENERAL QUESTIONS**

In respect of any of the risks proposed:

- 1. Have you sustained any loss or damage in the past 5 years? YES/NO
- 2. Has any insurer ever declined to provide a quotation YES/NO
- 3. Is any other insurance in force in respect of this Event? YES/NO

If the answer is 'YES' to 1, 2 or 3 above please give details below:

.....  
.....  
.....  
.....

It is important that this proposal is fully completed for the Sections required. Questions not answered whether relevant or not will delay quotation. If you are unsure how to answer a particular question please contact **KBIS British Equestrian** . If you do not answer the questions in full Underwriters will not be able to assess the risk fully and may charge a higher premium than necessary.

NB: -This proposal form cannot be used to provide an annual policy.  
-Cover is subject to all arrangements, authorisations, contracts, visas and permits, being confirmed in writing

**PROPOSER'S DECLARATION**

I/We declare that to the best of my/our knowledge and belief the above statements are true and complete and will form part of the contract between me/us and the Underwriters and that I/we have not withheld any material information.

Signed ..... Position Held .....

Date .....

Signing this form does not bind the proposer to complete the Insurance but it is agreed that this form shall be the basis of the Contract should any Policy and/or Certificate be issued.

N.B. Material information is likely to influence acceptance or assessment of this proposal by Underwriters; if you are in any doubt as to what constitutes material information, you should consult Kbis British Equestrian.

**THE UNDERWRITERS RESERVE THE RIGHT TO DECLINE ANY PROPOSAL**