



PROPOSAL FOR LIABILITY INSURANCE

FREELANCE RIDING INSTRUCTORS

RULES AND GUIDELINES

This policy provides cover in respect of Employers and Public/Products Liability, a brief description of which follows. Should you at any point wish to review a sample set of Policy Terms & Conditions please contact KBIS British Equestrian by telephone on 01635 247474.

Please note: If you are instructing on your own horses we would advise you to contact your Local Authority in order to establish whether you are required to hold a licence under the terms of the Riding Establishment Acts 1964 & 1970.

Employers Liability Insurance

Provides cover in respect of Accident, Illness or Disease contracted by an employee, during the course of their employment as a result of the Employer's negligence.

Cover available at £10,000,000 only

You are required under the Employers Liability (Compulsory Insurance) Act 1969 to hold a current Employers Liability insurance for any person working on your behalf, be they part time, full time, training, casual, unpaid or paid in kind (e.g. free use of horses etc.)

Employer's Liability Insurance is not available in isolation under this policy and must be taken in conjunction with Public Liability insurance.

Public Liability Insurance

Provides cover in respect of Third Party Injury and/or Third Party Property Damage as a result of Your negligence.

Cover available at £1,000,000 / £2,000,000 / £5,000,000

Care, Custody & Control

A specific extension to Public Liability that provides cover for Injury or Death to a horse, which doesn't belong to you but is in your Care, Custody or Control i.e. Breaking & Training your Customer's horse.

Cover at £10,000 per horse, £100,000 in the Policy period.

PROPOSER'S DETAILS

Proposer's Name	(Mr/Mrs/Miss)	Date of Birth	
Legal Entity or Trading Name			
Correspondence Address			
Post Code			
Email address:			
Telephone No:		Mobile No:	
Business Description:			

GENERAL QUESTIONS

1. Do you instruct on your own horses or those on loan or permanently in your care, other than instructions to the owners?
(If the answer to this question is 'Yes' please refer to the front cover of this form for guidance) YES/NO
2. Do you break and train Horses/Ponies on behalf of your clients? YES/NO
3. Are you competing client's horses on their behalf? YES/NO
4. Other than standard instruction (flatwork, dressage, etc), are there any other activities that are carried out?
If "YES" please state what activities: YES/NO
5. In connection with any Liability Insurance, have you or any partner in business with you:
 - a) Had any proposal for Insurance declined, renewal refused, cover terminated or special terms and conditions imposed by any insurer? YES/NO
 - b) Had any incident occurring over the past 5 years involving bodily Injury or damage to property whether a claim was made or not? YES/NO
 - c) Ever been declared bankrupt? YES/NO
 - d) Had any criminal convictions or prosecutions pending? YES/NO

If the answer to any of the above questions is "YES" please provide full details and dates in the space provided overleaf

PUBLIC LIABILITY

1. Are you a Registered BHS Instructor? YES/NO
2. Do you hold a BHS AI or UK CC Level 2? YES/NO
3. If "YES" please state qualifications and BHS number:

If "NO" please give full details of your experience
2. Do you hold a current Health and Safety at Work First Aid Certificate YES/NO

Please tick limit of indemnity required:

£1million £2million £5million

