



PROPOSAL FOR LIABILITY INSURANCE

LICENSED RIDING ESTABLISHMENTS

Public Liability provides cover against Bodily Injury to third parties or Damage to third party property. Cover is available at three Limits of Indemnity - £1million, £2million or £5million.

The policy extends to include shows or events arranged by you and held on your premises and for non-staff accommodation supplied for students or clients etc.

Personal Liability for your own horse riding and handling activities i.e. attending and competing in shows, hacking out etc. is automatically included within the policy.

Custodial Liability is automatically included in respect of Death/Accidental Injury to horses/ponies in your care, custody or control to a maximum of £100,000, in the Policy period.

Employers Liability 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

RULES AND GUIDELINES

Any Riding Establishment requiring Public Liability Insurance must be licensed by the relevant Local Authority under the Terms of the Riding Establishment Acts 1964 & 1970.

Custodial Liability Insurance does not cover any horse/pony belonging to the Establishment and/or Proprietor.

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

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.)

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. 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 any answer is Yes, please provide full details below:

2. How long have you owned/operated the Riding School?

3. Is the Establishment BHS approved? YES/NO
 ABRS approved? YES/NO

4. Are all lessons given by qualified instructors? YES/NO
 If 'NO', please give details:

.....

5. Do you have and maintain an up-to-date Accident Report Book? YES/NO

6. Do you have a Health & Safety Statement? YES/NO

7. Do you ask all clients to complete a Questionnaire Form? YES/NO

8. Do you operate a day diary? YES/NO

The diary should record the time and dates of the lesson(s), the name of the client, name of the horse Ridden and the name of the instructor taking the lesson

9. Please state maximum number of Horses/Ponies on the Premises at any one time:

| | | | |
|-----------------------------------|--|------------------------------------------------------|--|
| Total used for tuition/hacking | | Maximum used for tuition/hacking at any one time | |
| Liveries (excl. Working liveries) | | Other horses on site (e.g. youngsters, retired etc.) | |

10. Please confirm the following:

- a. Maximum number of pupils per lesson:
- b. Maximum number of lessons per day:
- c. Maximum number of riders per instructor:
- d. Maximum number of hacks per day:
- e. Percentage of hacks accompanied by escort /instructor:%
- g. Please advise how riders are assessed before being allowed to ride:

.....
.....

PUBLIC LIABILITY

1. Please tick limit of indemnity required:

£2million £5million Other £

2. Maximum number of other livestock (eg. sheep, cattle)

3. If cover for Shows / Hunter Trials is required, please give details state how many shows at the premises are:

- a) Open to the public
- b) For clients, pupils and staff only

Affiliated shows may not need to be included. Please contact KBIS British Equestrian Insurance for details.

EMPLOYERS LIABILITY - Limit of Indemnity £10 million

1. Please indicate the total number of employees at any one time.

NB: This includes part-time workers and those paid in kind: (Exclude Family Members if Proposer is an individual or partnership). Students, work experience and any persons who receive payment in kind e.g. free board/lodgings, meals, horse riding in lieu thereof, must be declared in this section.

| | | |
|------------------------------------------|--------------------------------------------|------------------------------------------|
| 1 employee <input type="checkbox"/> | 02-03 employees <input type="checkbox"/> | 04-06 employees <input type="checkbox"/> |
| 07-10 employees <input type="checkbox"/> | 11-15 employees <input type="checkbox"/> | 16-22 employees <input type="checkbox"/> |
| 22-25 employees <input type="checkbox"/> | 26 - 30 employees <input type="checkbox"/> | 31-35 employees <input type="checkbox"/> |

2. How many are:

| | | |
|-------------|-----------|-------|
| a. Manual | Full-time | |
| | Part-time | |
| b. Clerical | Full-time | |
| | Part-time | |

3. Of the above, how many are occasional work experience people or casual employees?

4. How many are BHS Qualified Instructors?

5. Please provide details of age and experience of each unqualified instructor:
.....
.....

6. Do you operate a staff training programme YES/NO
If 'YES' please provide full details

.....
.....

7. Do you have an Employer's Reference Number? YES/NO
If Yes, please supply this number

If you are unsure, please contact KBIS for guidance on when you may or may not have an Employer's Reference Number.

ADDITIONAL INFORMATION

- 1a. What type of fencing surround the paddocks?
Please provide full details
- b. Does this fencing encompass all the paddocks / fields? YES/NO
If the answer is 'NO' please provide full details
.....
- d. Is the height consistent all the way around the perimeter of the paddock? YES/NO
2. How often is the fencing checked?
3. How far is the nearest paddock to the public highway?
4. If they border the public highway how are they secured? Latch / padlock and chain/ rope/ etc.
Please provide full details.....
5. Do any of the paddocks have a public footpath or right of way running through them? YES/NO
Please provide full details.....
6. Do any other individuals or groups have access to any of the paddocks for any reason whatsoever YES/NO
(not staff or clients).
Please provide details

PROPOSERS DECLARATION

Important - Information you have given us.

In deciding to accept this insurance and in setting the terms and premium, we will rely on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat the insurance as if it never existed and decline all claims.

If we establish that you carelessly provided us with incorrect or incomplete information that we have relied upon in accepting the insurance and setting its terms and premium we may;

- treat the insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- charge you more premium for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance.

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker or contact KBIS Ltd. You must tell us, within 14 days of you becoming aware, if any of the information provided by you changes after you purchase your policy and during the period of your policy.

DECLARATION To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand or not, is true.

Signature of Proposer Date

Name Date cover to commence

EU DISCLOSURE CLAUSE (UK)

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

