

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			
Leg Nan	al Entity or Trading ne						
Correspondence Address							
Post Code							
Email address:							
Telephone No:			Mobile No:				
Business Description:							
		<u> </u>					
		GENERAL QUESTION	<u>ONS</u>				
1.		our own horses or those on loan or					
		care, other than instructions to the owners? s question is 'Yes' please refer to the front cover of	of this form for	guidance)	YES/NO		
2.	Do you break and tr	ain 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		
_	In a suppostion with a		. h a in a a a				
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						
	a) Had any propos special terms a	nd conditions imposed by any insurer?	r terminated o	Γ	YES/NO		
	b) Had any incider Injury or damag	nt occurring over the past 5 years involving bodily ge to property whether a claim was made or not?	/		YES/NO		
	c) Ever been decl	ared bankrupt?			YES/NO		
	d) Had any crimina	al 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 Registere	d BHS Instructor?			YES/NO		
2. 3.	Do you hold a BHS	Al or UK CC Level 2?			YES/NO		
Э.	If "YES" please state	e qualifications and BHS number:					
	If "NO" please give	full details of your experience					
2.	Do you hold a curre	nt Health and Safety at Work First Aid Certificate			YES/NO		
Please tick limit of indemnity required:							
£1million £2million £5million							

EMPLOYERS LIABILITY - Limit of Indemnity £10 million

1.	Please state number of persons employed	
	a) Full time or Part time	
	b) All other employees including Casual labour/YTS	
Do :	you have an Employer's Reference Number?	YES/NO
f Y	es, please supply this number	
	rou are unsure, please contact KBIS for guidance on when you may or may not have an Employer's Refer	
	PROPOSERS DECLARATION	
mp	portant - Information you have given us.	
	deciding to accept this insurance and in setting the terms and premium, we will rely on the information you list take care when answering any questions we ask by ensuring that all information provided is accurate a	
	ve establish that you deliberately or recklessly provided us with false or misleading information we will treaver existed and decline all claims.	at the insurance as if it
	we establish that you carelessly provided us with incorrect or incomplete information that we have relied up urance and setting its terms and premium we may;	oon in accepting the
•	treat the insurance as if it had never existed and refuse to pay all claims and return the premium paid. V we provided you with insurance cover which we would not otherwise have offered;	Ve will only do this if
•	amend the terms of your insurance. We may apply these amended terms as if they were already in place adversely impacted by your carelessness;	ce if a claim has been
•	charge you more premium for your insurance or reduce the amount we pay on a claim in the proportion paid bears to the premium we would have charged you; or	the premium you have
•	cancel your insurance.	
You	ou are in any doubt at all regarding any of the answers you have given, you should ask your broker or cor u must tell us, within 14 days of you becoming aware, if any of the information provided by you changes a icy and during the period of your policy.	
	CLARATION To the best of my knowledge and belief the information provided in connection with this properties in hand or not, is true.	posal, whether in my
Sigı	nature of Proposer Date	
Nar	me	
Эn	behalf of Date cover to commence:	
	EU DISCLOSURE CLAUSE (UK)	
	e Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed the contrary this insurance shall be subject to English Law.	
ADI	DITIONAL INFORMATION	