



PERMIT HOLDERS LIABILITY INSURANCE

Public Liability provides cover against Bodily Injury to third parties or Damage to third party property. There are three limits of cover available - £1million, £2million or £5million - and cover can be extended for shows or events arranged by you and held on your premises.

Employers Liability covers against Bodily Injury to persons employed by you, happening during the course of their employment.

Custodial Liability covers against Death and/or Accidental Injury to horses in your care, custody or control in respect of claims made against you by the owner(s).

RULES AND GUIDELINES

The Public Liability cover provided by this policy does not include riding instruction of any kind.

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

You are required under the Employer's Liability (Compulsory Insurance) Act 1969 to hold a current Employer's Liability insurance certificate 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.)

Both Sections exclude claims made by one Family Member* against another, unless the business is a Limited Company when the Employers Liability Section gives this cover.

*Family means - Husband, Wife, Father, Mother, Grandfather, Grandmother, Stepfather, Stepmother, Son, Daughter, Grandson, Granddaughter, Stepson, Stepdaughter, Brother, Sister, Half-brother or Half-sister.

PROPOSER'S DETAILS

Name and address of Proposer: (Mr / Mrs / Miss)
.....Post Code:

Business Name and Address:.....
.....

Contact Tel. Nos.: Fax No: Email:

Permit Number:

If you operate a Livery Yard please confirm what type (please tick as appropriate)

Full Livery Part /DIY Livery Grass only

Are all existing and / or new clients asked to sign a contract? YES/NO

Do you ensure that each client has their own Public Liability Insurance? YES/NO

Do you have an Accident Report Book and is it up-to-date? YES/NO

Do you have a Health & Safety statement? YES/NO

NB: this policy does NOT provide cover for riding instruction or hiring out horses

GENERAL QUESTIONS

- 1. In connection with any Liability Insurance
 - a) Have you or any partner in business with you had any proposal for Insurance declined, renewal refused, cover terminated or special terms and conditions imposed by any Insurer? YES/NO
 - b) Has any incident occurred over the past 5 years involving bodily injury or damage to property, whether a claim was made or not? YES/NO

If the answer to 2a) or 2b) above is "YES", please provide full details and dates below (further space overleaf):

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.....
.....

PUBLIC LIABILITY

LIMIT OF INDEMNITY REQUIRED £1,000,000 £2,000,000 £5,000,000

- 1. Please state maximum number of Horses/Ponies on the Premises at any one time
 - Owned: On Loan: At Livery: At Stud/Training:
 - Details & Number of other Livestock kept (sheep/cattle etc.)
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CUSTODIAL LIABILITY

In respect of Death/Accidental Injury to Horses/Ponies in your care, custody or control (i.e. not owned by you), up to a maximum of £100,000 overall in the Period of Insurance.

If this extension is required, please indicate the maximum value required for any one Horse/Pony:

£10,000 £25,000 £50,000

Total number of Horses/Ponies in your care, not owned by you:

EMPLOYERS LIABILITY (Limit of Indemnity £10,000,000)

Please indicate total number of employees of each type on premises at any one time, including part-time workers and those paid in kind: (Exclude Family Members if Proposer is an individual or partnership).

NB: 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.

01 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"/>	over 25 employees	<input type="checkbox"/>		

Do you employ occasional work experience people or casual employees in addition to those above? YES/NO

Max. number at any one time:

Do you operate a staff training programme? YES/NO

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
- c. How high is the fencing metres
- 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

PROPOSER'S DECLARATION

I/We the undersigned hereby declare that all the above particulars and answers are true and complete in every respect, that no material fact has been suppressed or withheld and I/We further declare that if such statements and particulars are in the writing of any person other than the undersigned such person shall be deemed to have been my/our agent for the purpose of filling in the same and I/We agree that this Proposal and Declaration shall be the basis of Contract between me/us and the Underwriters and shall be deemed to be incorporated in such Contract and I/We further agree to accept the ordinary form of Policy issued by the Underwriter for this class of Insurance

Signature of Proposer

Date

Date cover to commence

THE IMPORTANT SMALL PRINT

The Proposal should be completed to the best of your knowledge and belief and all material facts disclosed. Failure to do so may nullify cover. (A material fact is one that is likely to influence the Underwriters' acceptance of the Proposal. Please consult KBIS British Equestrian Insurance if in any doubt).

If you consider that the reply to any question in the Proposal requires expert knowledge that you do not have, please indicate this on the Proposal.

Immediate notice must be given to KBIS British Equestrian Insurance of any change in details provided by you in this Proposal.

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.

Any enquiry or complaint should be addressed in the first instance to KBIS British Equestrian Insurance.

If you are not satisfied with the way in which a complaint has been dealt with, the address for you to contact will be shown on the Insurance Certificate.