



PROPOSAL FOR LIABILITY INSURANCE

RIDING AND DRIVING CLUBS

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.

Cover automatically includes:

- a) Personal Liability for members at club events.
- b) Member to Member Liability – injury to members or their horses caused by other members of the Club whilst engaged on Club Activities.
- c) All social and fund-raising activities of the Club.
- d) Products Liability – arising from products sold or supplied including food and drink.

Employers Liability in respect of Bodily Injury to persons employed by you, both Full and Part time, or those paid in kind, happening during the course of their employment. It is also recommended to include those who receive no payment.

RULES AND GUIDELINES

The Public Liability cover provided by this policy does not include riding instruction for individuals – however, group demonstrations and the like are included. It also excludes ownership of horses by the Club

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

Name of Riding/Driving Club.....
Premises Address.....
.....
Post Code:.....
Contact Tel: Fax No: Email:.....
Correspondence Address.....
.....
.....

ABOUT THE CLUB

- 1. Please state when the Riding Club/Driving Club was formed.....
- 2. Present number of Members.....
(or estimated if in the first year of a new Club)
- 3. Please give a brief description of the Club activities
if you have a printed programme of events held
throughout the year, please enclose a copy
Further space is available if required.....
.....
.....
- 4. Does the Club own or lease any horses? YES/NO
if "YES" please state how many.....

PUBLIC LIABILITY

Please tick limit of indemnity required:

£1million £2million £5million

EMPLOYERS LIABILITY - Limit of Indemnity £10 million

If your Riding Club employs Officials (for which a salary is paid) or uses voluntary helpers who are paid in kind (e.g. receive riding of horses, meals etc. free of charge), these must be declared below. This cover is a legal requirement.

Please state number of persons employed

Full time or Part time.....
Part Time paid employees.....
Voluntary Persons (paid in kind).....

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.

