

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 recive 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	
Prei	mises Address
Pos	t Code:
Con	tact 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 h	orses, meals etc. free of charge), these must be declared below. This cover is a legal requirement.
Plea	ase state number of persons employed
	Full time or Part time
	Part Time paid employees.
	Voluntary Persons (paid in kind)
Dov	you have an Employer's Reference Number? YES/NO
_	es, please supply this number
	ou are unsure, please contact KBIS for guidance on when you may or may not have an Employer's Reference Number.

GENERAL QUESTIONS

In connection with any Liability Insurance

1. Has the Club had any proposal for Insurance declined, renewal refused, cover terminated or special terms and conditions imposed by any insurer?

YES/NO

2. 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 1) or 2) above is "YES" please provide full details and dates in the space provide

ADDITIONAL INFORMATION	
PROPOSERS DECLARATION	
Important Notice - Information we need to know about The information you have provided in this form contains statements upon which Underwriters will rely when deciding whether to accept this insurance and the terms on which it may be offered, including the amount of premium payable. Should a contract be concluded this proposal will form the basis of the insurance.	
If you are in any doubt at all regarding any of the answers you have given, you should ask your broker	
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. I understand that non-disclosure or misrepresentation of any of the answers given may entitle Underwriters to:	
· cancel my policy and refuse to pay any claim, or	
· not pay any claim in full, or	
· revise the premium and/or change any excess, or	
· revise the extent of cover or terms of this insurance.	
Signature of Proposer Name (CAPS)	
On behalf of(Club)	
Date:	
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.

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

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.