



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 £1000,000, in the aggregate.

Employers Liability provides cover in respect of Bodily Injury to persons employed by you, happening during the course of their employment.

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

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

Business Name and Address:
.....

Contact Tel: Fax No: Email:.....

GENERAL QUESTIONS

- 1. How long have you owned/operated the Riding School?
- 2. Is the Establishment BHS approved? YES/NO
ABRS approved? YES/NO
- 3. Are all lessons given by qualified instructors? YES/NO
If 'NO', please give details:
.....
.....
- 4. Maximum number of horses/ponies used for tuition or hacking at any one time:
- 4a. Maximum number of horses/ponies used for tuition:.....
- 5. Maximum number of liveries at any one time (excl. working liveries):
- 6. Number of proposer's other horses on site, e.g. youngsters, retired etc.:
- 7. Maximum number of pupils per lesson:
- 8. Maximum number of lessons per day:
- 9. Maximum number of riders on any one hack:
- 10. Maximum number of riders per escort / instructor:
- 11. Percentage of hacks accompanied by escort / instructor:
- 12. Maximum number of hacks per day:
- 13. Are all the treks / hacks under the direct supervision of a qualified instructor? YES/NO
- 14. Please advise how riders are assessed before being allowed to ride:
.....
.....
- 15. Do you have and maintain an up-to-date Accident Report Book? YES/NO
- 16. Do you have a Health & Safety Statement? YES/NO
- 17. Do you ask all clients to complete a Questionnaire Form? YES/NO
- 18. 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

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.

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

EMPLOYERS LIABILITY - Limit of Indemnity £10 million

1. Total number of paid employees, excluding 3. below: (Exclude Family Members if Proposer is an individual or partnership).

Of these, how many are BHS Qualified Instructors?
- | | | |
|-------------|-----------|-------|
| a. Manual | Full-time | |
| | Part-time | |
| b. Clerical | Full-time | |
| | Part-time | |
2. What is the maximum number of employees on the premises at any one time:
3. Maximum number of persons attending the Establishment under training schemes
or giving services for payment in kind, at any one time:
4. Please provide details of age and experience of each unqualified instructor:
.....
.....
.....
5. Do you operate a staff training programme YES/NO
If 'YES' please provide full details

PROPOSERS DECLARATION

In connection with any Liability insurance,

- 1) 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
- 2) Has any incident occurred over the past five 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 below:

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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 Name (CAPS).....

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 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.