



## **PROPOSAL FOR LIABILITY INSURANCE**

### **LIVERY YARDS, STUD FARMS, PRIVATE YARDS, TRAINERS & RACE HORSE TRAINERS**

**Public Liability** provides cover against Bodily Injury to third parties or Damage to third party property. There are three limits of cover available - £1,00,000 / £2,000,000 / £5,000,000 - and cover can be extended for shows or events arranged by you and held on your premises.

**Employers Liability** 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.

**Custodial Liability** 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.

## **GUIDELINES**

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

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

**PROPOSER'S DETAILS**

Proposer's Name	(Mr/Mrs/Miss)	Date of Birth	
Legal Entity or Trading Name			
Correspondence Address			
Post Code			
Email address:			
Telephone No:		Mobile No:	
Business Description:			

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. Are the premises BHS or ABRS Approved? YES/NO
2. 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 special terms and conditions imposed by any Insurer? YES/NO
  - b) Had any incident occurring over the past 5 years involving bodily injury or damage to property, whether a claim was made or not? YES/NO
  - c) Ever been declared bankrupt? YES/NO
  - d) Had any criminal convictions or prosecutions pending? YES/NO

If any answer is Yes, please provide full details below:

**PUBLIC LIABILITY**

Please tick the 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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 .....

2. Do you **personally** give freelance riding instruction at the premises? YES/NO  
 If YES, you are strongly recommended to have Freelance Instructors liability cover. May we offer a quotation? YES/NO

3. Do you hold Shows at the Premises YES/NO  
 Number of shows open to the public .....  
 Number of Shows not open to the public .....  
 (BSJA/BD Affiliated Shows need not be included)

4. Are there any other facilities, such as a cross country course or indoor/outdoor school for hire? YES/NO  
 If YES, please give details:

.....  
 .....

**CUSTODIAL LIABILITY**

In respect of Death or 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 the total number of employees at any one time.

**NB:** This includes part-time workers and those paid in kind: (Exclude Family Members if Proposer is an individual or partnership). 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.

1 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"/>	26 - 30 employees <input type="checkbox"/>	31-35 employees <input type="checkbox"/>

Of the above, how many are occasional work experience people or casual employees?

Do you operate a staff training programme? YES/NO

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.

**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 .....

***PROPOSERS DECLARATION***

**Important - Information you have given us.**

In deciding to accept this insurance and in setting the terms and premium, we will rely on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat the insurance as if it never existed and decline all claims.

If we establish that you carelessly provided us with incorrect or incomplete information that we have relied upon in accepting the insurance and setting its terms and premium we may;

- treat the insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness;
- charge you more premium for your insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged you; or
- cancel your insurance.

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker or contact KBIS Ltd. 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.

Signature of Proposer ..... Date .....

Name ..... 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.