



Private Horse Owners

Committed to you

PROPOSAL FOR LIABILITY INSURANCE

Public Liability

- Provides cover against Bodily Injury to third parties or Damage to third party property.
- There are two limits of cover available
 - £2,000,000
 - £5,000,000

GUIDELINES

This policy provides public liability cover in respect of the named insured only. Cover can be extended to include authorised users riding or handling the named horse(s) with the permission of the Insured.

This policy will not provide any cover for any professional whilst the named horse(s) are in their care, custody or control.

No cover is provided for participant to participant liability whilst the named horse is being used for racing under any rules or polo.

PROPOSER'S DETAILS

Name of Proposer:

Correspondence Address:

Post Code

Contact Tel. Number

Email

KBIS Members Club

We would like to offer you the opportunity to opt in to our KBIS Members Club which is free of charge and allows members access to our latest competitions, offers and products along with useful information about horse care from our in-house vet via our email newsletter. KBIS Members Club will only communicate with you by email with your explicit consent and will not share your data with anyone else. If at a later date you do not want to receive our newsletter you can opt out at any time. Further details including how to cancel your membership of the KBIS Members Club are contained in our privacy policy and on our website.

Would you like to join the KBIS Members Club? Yes No

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):

HORSE DETAILS

Horse 1

Horse Name

Colour

Sex Year of Birth

Horse 2

Horse Name

Colour

Sex Year of Birth

Horse 3

Horse Name

Colour

Sex Year of Birth

Horse 4

Horse Name

Colour

Sex Year of Birth

Horse 5

Horse Name

Colour

Sex Year of Birth

Horse 6

Horse Name

Colour

Sex Year of Birth

PUBLIC LIABILITY

Please tick the Limit of Indemnity required:

£2,000,000 £5,000,000

Do you wish to include cover for authorised users? Yes No

(The authorised user extension ensures the policy will cover anyone riding or handling the horse with your permission other than a professional, there is an additional charge to include this extension)

PROPOSERS DECLARATION

STATEMENT OF DEMANDS AND NEEDS: This policy meets my demands and needs as a horse owner who wishes to fulfil the insurance requirements of my horse both now and in the future. I confirm the above cover is as required:

Yes No

Data Protection

If you would like more information about how we handle your information you can access our privacy notice on our website at www.kbis.co.uk/privacy-policy-how-we-protect-your-personal-information. Alternatively you can call the office to ask for a copy to be posted.

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. I/We hereby consent to any information you may have about me/us being processed by you for the purposes of providing insurance and claims handling, which may necessitate your providing such information to third parties.

Signature of Proposer

Name

On behalf of

Date

Date cover to commence :.....