



PROPOSAL FOR LIABILITY INSURANCE

FREELANCE RIDING INSTRUCTORS

RULES AND GUIDELINES

This policy provides cover in respect of Employers and Public/Products Liability, a brief description of which follows. Should you at any point wish to review a sample set of Policy Terms & Conditions please contact KBIS British Equestrian by telephone on 01635 247474.

Please note: If you are instructing on your own horses we would advise you to contact your Local Authority in order to establish whether you are required to hold a licence under the terms of the Riding Establishment Acts 1964 & 1970.

Employers Liability Insurance

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.

Public Liability Insurance

Provides cover in respect of Third Party Injury and/or Third Party Property Damage as a result of Your negligence.

Cover available at £1,000,000 / £2,000,000 / £5,000,000

Care, Custody & Control

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.

PROPOSER'S DETAILS

Name of Proposer:(Mr / Mrs / Miss).....

Date of Birth.....

Address.....

Post Code:.....

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

Full Description of Activities.....

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GENERAL QUESTIONS

1. Do you instruct on your own horses or those on loan or permanently in your care, other than instructions to the owners? YES/NO
(If the answer to this question is 'Yes' please refer to the front cover of this form for guidance)

2. How many Horses/Ponies do you own?

3. Do you break and train Horses/Ponies on behalf of your clients? YES/NO

4. Do you instruct Voltige (Vaulting)? YES/NO

5. 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 5a) or 5b) above is "YES" please provide full details and dates in the space provide overleaf

PUBLIC LIABILITY

1. Are you a Qualified BHS Instructor YES/NO

If "YES" please state qualifications and BHS number:

If "NO" please give full details of your experience

2. Do you hold a current Health and Safety at Work First Aid Certificate YES/NO

Please tick limit of indemnity required:

£1million ☐

£2million ☐

£5million ☐

EMPLOYERS LIABILITY - Limit of Indemnity £10 million

1. Please state number of persons employed

- a) Full time or Part time

- b) All other employees including Casual labour/YTS

[illegible]

PROPOSERS DECLARATION

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 Name
(Please Print)

Date Date Cover to
Commence

IMPORTANT INFORMATION

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms, statements of fact, claims forms and other documents are full and accurate. Please note that if you fail to disclose any information or change in circumstances to you insurers which could influence the cost or their decision to accept your insurance, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

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.