



**Private Horse Owners**

### **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.



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](http://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 :.....