



## Licensed Riding Establishments

### PROPOSAL FOR LIABILITY INSURANCE

#### **Public Liability**

- Provides cover against Bodily Injury to third parties or Damage to third party property.
- There are four limits of cover available
  - £1,000,000
  - £2,000,000
  - £5,000,000

#### **Employers Liability**

- Provides cover against Bodily Injury, Illness or death sustained by persons employed by you, happening during the course of their employment.

#### **Care, Custody or Control**

- Provides cover against Death and/or Accidental Injury to horses in your care, custody or control in respect of claims made against you by the owner(s).

### 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.

Care, Custody or Control 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.)

The policy extends to include up to 5 shows or events arranged by you and held on your premises and for non-staff accommodation supplied for students or clients etc.

**PROPOSER'S DETAILS**

Name of Proposer:

Correspondence Address:

Post Code

Business Name:

Business Address:

Business Post Code

Contact Tel. Number

Email

Business Description:

Is your turn over (please tick as appropriate):  
Between £0 and £2,000,000       Between £2,000,000 and £6,500,000       Above £6,500,000

**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

**YOUR BUSINESS**

Do you have an Accident Report Book and is it up-to-date?      Yes       No

Do you have a Health & Safety statement?      Yes       No

Do all clients complete a questionnaire form?      Yes       No

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

Do you have written Risk Assessments for all business activities?

Yes  No

Do you offer rehabilitation services or treatments?

Yes  No

Do you sell horses from the premises, or do you offer a sales livery service?

Yes  No

**GENERAL QUESTIONS**

1. Are the premises BHS or ABRIS approved?

Yes  No

2. 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):

3. Are all lessons given by qualified instructors?

Yes  No

If NO please provide details of instructors:

4. Maximum number of horses/ponies used for tuition/hacking at any one time

5. Maximum number of horses/ponies used for tuition

6. Maximum number of liveries at any one time

7. Number of proposers other horses on site (e.g. youngstock, retired, personal etc.)

8. Maximum number of pupils per lesson

9. Maximum number of lessons per day

10. Maximum number of riders on any one hack

11. Maximum number of riders per escort/instructor

12. Percentage of hacks accompanied by escort/instructor

13. Maximum number of hacks per day

14. Are all treks/hacks under the direct supervision of a qualified instructor? Yes

No

**15. Please advise how riders are assessed before being allowed to ride on a hack/trek**

**PUBLIC LIABILITY**

Please tick the Limit of Indemnity required:

£1,000,000       £2,000,000       £5,000,000

1. Details & Number of other Livestock kept (sheep/cattle etc.)

2. Do you hold Shows at the Premises

Yes       No

If Yes, how many are open to the public?  
(BS, BD, BE Shows do not need to be included)

How many are open to liveries/clients/staff only?

4. Are there any other facilities, such as a XC course or arena for hire?

Yes       No

If YES, please give details:

**CUSTODIAL LIABILITY**

*Provides cover where you are held liable for Death/Accidental Injury to Horses/Ponies in your care, custody or control. Up to £10,000 per horse is included automatically.*

**If you require a higher limit per horse, please indicate the maximum value required for any one Horse/Pony:**

£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 total number of employees on premises at any one time, including part-time workers, students, work experience and those paid in kind, e.g. free board/lodgings, meals, horse riding in lieu thereof*

**1. Total number of employees:**

Of these how many are:

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:**

a. Manual      Full Time  
                         Part Time

  

b. Clerical      Full Time  
                         Part 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

**6. 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?**

**d. Is the height consistent all the way around the perimeter?**

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 other than staff or clients**

Yes

No

Please provide details

**7. Do any other businesses operate from or at the premises?**

Yes

No

Please provide details

**8. Do you have a shop or do you sell items which are not produced at the premises?**

Yes

No

Please provide details

**9. Do you have a Café and/or Restaurant at the premises, or do you sell food and drinks at the premises?**

Yes

No

Please provide details

**PROPOSERS DECLARATION**

**ELTO Notice**

If You have purchased cover under Section A and this Policy provides employers' liability cover, then certain information relating to it including:

- the Policy number(s)
- employer's names and addresses (including subsidiaries and any relevant changes of name)
- coverage dates
- (if relevant) the employer's reference numbers provided by Her Majesty's Revenue and Customs

will be provided to the Employers' Liability Tracing Office (the "ELTO") and added to the Employers' Liability Database (the "ELD").

It is understood by You that the above named information provided to Us will be processed by Us, for the purpose of providing the ELD, in compliance with the provisions of the Employers' Liability Insurance Disclosure by Insurers Instrument 2010.

The ELD will be managed by the ELTO. The ELTO may provide such information to third parties to assist individuals with claims arising out of their course of employment in the United Kingdom for employers carrying on, or who carried on, business in the United Kingdom, to find the insurer that was providing employers' liability cover during their relevant period of employment and also to find the relevant employers' liability insurance policies.

**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 :.....