

EVENT INSURANCE

PROPOSAL FORM

E.U. DISCLOSURE CLAUSE (UK)

Secretary's or Organiser's Name & Address
Post Code
Tel No: Fax No:
Alternative Name
Name of EventType of Event
Date(s) of Event
Location
How long has the Event been held (a) at this location?(b) elsewhere?
Is the Event indoors / outdoors / under canvas?
Have all the necessary arrangements for successful fulfilment of the Event been undertaken? YES/NO If NO give details
Have all necessary licences, visas and permits and authorisations been obtained and contractual arrangements been made in writing? YES/NO If NO give details
Do you undertake to make all such remaining arrangements within good time and confirmed in writing prior to the Event?
YES/NO (NB: Cover is subject to all arrangements being confirmed in writing within good time prior to the Event)
ONLY FILL IN THE SECTIONS REQUIRED
PUBLIC LIABILITY (NB: Pony Club Events and all Events affiliated to BHDTA, BSJA and British Dressage are automatically covered)
Certain hazardous activities are excluded.
You are requested to recommend on your entry form that all participants have their own personal liability insurance. This policy only covers the organisers.
Limit of Indemnity required: £1,000,000 / £2,000,000
Estimated number of participants: Estimated number of spectators:
Please give details of any non-equestrian activities:
NB If cover is taken under this Section you must also take Employers' Liability cover
EMPLOYERS' LIABILITY NB: Pony Club Events, BHDTA Affiliated Events and British Dressage Affiliated Days are automatically covered)
Limit of Indemnity: £10,000,000
This insurance is in respect of all employees and voluntary helpers. You are required by law to effect this cover if you have employees.
Number of employees/helpers

ALL RISKS INCLUDED/NOT INCLUDED

Any physical loss or damage - Excess £250 - tents and marquees					
£100 - all other claims <u>Sum Insured</u> (<u>Replace</u>					
Please	note Sums Insured are "as new replacement". It is imp	ortant to ins	ure the full value plus VAT.		
a.	Marquees and Tents (maximum value £50,000 any one item unless specially agreed)			£	
b.	Contents therein			£	
C.	Cups and Trophies (schedule of items and values to be provided)			£	
d.	Trailers and Caravans			£	
e.	Jumps (excluding breakage whilst in use)			£	
f.	Miscellaneous Equipment. Please give details			£	
			Total Sum Insure	d £	
<u>CASH IN TRANSIT</u> INCLUDED/NOT INCLUDED					
Covers	money at events, whilst in transit and/or at occupied p	rivate dwelli	ngs of organisers.		
Warrant	ries: Transits £2,500 - £ 5,000 to be accomp Transits £5,000 - £10,000 to be accomp				
Persona	al Accident Assault cover is included as follows:				
Death, Loss of Eyes and/or Limbs and Permanent Total Disablement £5,000 Temporary Total Disablement from usual occupation £50.00 per week (limited to 104 weeks in all)					
Total an	nount carried during the Show	£			
Maximum amount at risk at any one time		£	(maximum am	ount allowed £10,000)	
Is a Security Company involved in the transit of money		YES/NO	If 'YES' give name		
	e Security Company accept responsibility for the as soon as it is in their possession?	YES/NO	If 'NO' please give details		
Do you	bank regularly during the Event?	YES/NO	if 'YES' please give details		
What other security arrangements have been made? .					
Please note that written references are required for <u>all paid employees</u> carrying cash (not officials or volunteers)					

PERSONAL ACCIDENT INCLUDED/NOT INCLUDED

Certain officials at BSJA Affiliated Shows are automatically covered - please see BSJA Year Book

All officials and helpers at British Dressage events and BHDTA Affiliated National Events are automatically covered

To cover all unpaid helpers - Judges, Stewards, Doctors, Veterinary Surgeons, Farriers and the like

Benefits (One Unit) - £5,000 Death, Loss of Eyes and/or Limbs and Permanent Total Disablement

£ 50 per week Temporary Total Disablement from usual occupation (limited to 104 weeks in all)

Temporary Total Disablement benefit is restricted to £100 per week maximum for persons not in gainful employment.

Maximum 6 units per person.	Age limits 16 - 75 years	
Total number of unpaid helpers (e		
Number of units per person		

GENERAL QUESTIONS

In respect of any of the risks proposed:

1.	Have you sustained any loss or damage in the past 5 years?	YES/NO		
2.	Has any insurer ever declined to provide a quotation	YES/NO		
3.	Is any other insurance in force in respect of this Event?	YES/NO		
If the answer is 'YES' to 1, 2 or 3 above please give details below:				

It is important that this proposal is fully completed for the Sections required. Questions not answered whether relevant or not will delay quotation. If you are unsure how to answer a particular question please contact **KBIS British Equestrian**. If you do not answer the questions in full Underwriters will not be able to assess the risk fully and may charge a higher premium than necessary.

- NB 1: Cover under the Liability, All Risks and Money Section applies from the date you accept the quotation or 2 months prior to the Show, whichever is the later, and continues for 2 months after the Show if required.
- NB 2: This proposal form cannot be used to provide an annual policy.
- NB 3: Cover is subject to all arrangements, authorisations, contracts, visas and permits, being confirmed in writing

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	 Name	
On behalf of	 Date:	
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.

THE UNDERWRITERS RESERVE THE RIGHT TO DECLINE ANY PROPOSAL