



**Equestrian Combined  
Insurance Proposal Form  
FOR COMMERCIAL ESTABLISHMENTS & PRIVATE YARDS**

IMPORTANT NOTICE: You are under a duty to disclose to the Insurers all facts likely to influence the acceptance and assessment of your proposal. Failure to do so may prejudice the settlement of any claim. Please mention such facts or if you are in any doubt refer to your insurance adviser or us. If a complete answer to any question requires more space than this form provides please use an additional sheet of paper and attach it to this.

PLEASE complete all questions in ink using BLOCK CAPITALS and ensure you read and sign the declaration on page 10. Thank You

Proposer's Full Name \_\_\_\_\_

Business Description \_\_\_\_\_

Correspondence Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone Number \_\_\_\_\_

Business Address (if different from above) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Trading Name: \_\_\_\_\_

Subsidiary Company: \_\_\_\_\_

E-mail Address \_\_\_\_\_

Preferred method of contact Telephone/Fax/Email

**GENERAL QUESTIONS**

1. How long have you been trading? \_\_\_\_\_

2. What is your annual business turnover? \_\_\_\_\_

3. Please provide name of current Insurer policy number and the invited renewal premium.

Name of Insurer: \_\_\_\_\_ Policy Number: \_\_\_\_\_

Renewal Date: \_\_\_\_\_ Invited Renewal Premium: \_\_\_\_\_

4. Has any insurer declined to insure or imposed special terms to insure you or any director or partner or refused to renew or continue any insurance now proposed? **YES/NO**  
 If YES, please give details:

5. Have you or any director or partner been declared bankrupt, been a director of any company which went into liquidation or been charged with or convicted of any criminal offence or been prosecuted under the Factories Act, The Health & Safety Act or The Consumer Protection Act? **YES/NO**  
 If YES, please give details:

6. Please give details of all losses suffered or claims made by or against you in the last five years for all covers proposed, date of occurrence, brief details of each incident and estimate of cost (whether an insurance claim was made or not). **If NONE please state NONE**

Date	Amount	Details
Date	Amount	Details
Date	Amount	Details

7. Are your electrical installations checked and maintained with current IEE Wiring Regulations?	YES/NO
8. Do you own or lease the premises?	OWN/LEASE
If leasing, is it on a full repairing basis?	YES/NO
9. Are all buildings in a good state of repair?	YES/NO
10. Are all buildings regularly maintained?	YES/NO
11. Do you have an active Health and Safety policy?	YES/NO
12. Do you carry out risk assessment and view these regularly?	YES/NO
13. Do any other businesses (apart from your own) operate from the premises? If YES please give details:	YES/NO

**ABOUT YOUR BUSINESS**

1. Full Description of Business: Please tick as many boxes that are applicable to you business

- |   |  |   |
|---|--|---|
| a. <input type="checkbox"/> Stud                      | b. <input type="checkbox"/> Riding School    | c. <input type="checkbox"/> Racehorse trainer                             |
| d. <input type="checkbox"/> Competition/Training Yard | e. <input type="checkbox"/> Livery Yard Only | f. <input type="checkbox"/> Livery Yard with Freelance Instructor/Trainer |
| g. <input type="checkbox"/> Private Yard              | h. <input type="checkbox"/> Dealing/Breaking | i. <input type="checkbox"/> Other (please specify)                        |

2. Are you BHS approved? Yes No If YES, please state the Establishment Number \_\_\_\_\_

3. Are you ABRS approved? Yes No If YES, please state the Membership Number \_\_\_\_\_

4. Are you TRSS approved? Yes No If YES, please state the Membership Number \_\_\_\_\_

5. Are you WTRA? Yes No

6. Are you Pony Club Affiliated? Yes No

7. Do all who accompany hacks/treks have equestrian tourism Qualifications? Yes No

8. Are you approved by any other recognised associations? Yes No If YES, please give details:

<b>RISK MANAGEMENT INFORMATION</b>	
Do you have an active health and safety policy?	YES/NO
Do you carry out risk assessments and view these regularly?	YES/NO
Are all dogs kept under control within the property?	YES/NO
Are there any public rights of way on your land?	YES/NO/Don't Know
Is any of your land in a 'Right to Roam' area?	YES/NO
Have all public hazards been identified, guarded and warning signs displayed e.g. ponds, slurry stores, old workings etc?	YES/NO
Have you taken steps to minimise the risk to the public from livestock on your premises?	YES/NO/Do not have livestock
Do you use unfenced common or moor land for grazing of livestock?	YES/NO
Are all boundary walls, fences, hedges and gates secure and regularly maintained?	YES/NO
Have you identified any asbestos within your premises? If 'YES' has an asbestos survey been carried out?	YES/NO YES/NO/NA
Are Manure stores adequately fenced?	YES/NO/Do not have manure stores

<b>Have documented risk assessments been prepared for the following:</b>	
General Activities within the stable environment?	YES/NO
Working with or near horses?	YES/NO
The different routes used for hacks/treks?	YES/NO
Have all people at the premises been made aware of these risk assessments?	YES/NO

<b>To be completed if you have any employees:</b>	
Is your active health and safety policy recorded, signed, dated and communicated to new and existing employees?	YES/NO
Do you have induction and training programme for all employees?	YES/NO
If 'YES' is each employee's programme recorded and signed by each employee to confirm they have received the training?	YES/NO

<b>To be completed if your business includes any element of Riding Tuition, Hacking or Trekking - Do you keep records of the following?</b>	
Are Rider Registration Forms completed for each and every client and are these regularly re-assessed? (e.g. When rider reaches next level)	YES/NO
Details of medical conditions that could be aggravated by riding, or which the instructor escort needs to be aware?	YES/NO
Do you have sufficient number of qualified first aid personnel? Do you assess, document and review the suitability of your horses in relation to the abilities of riders i.e. good for Novices etc?	YES/NO
Do you assess, document and review the suitability and abilities of your Instructors/ Escorts?	YES/NO

# EQUESTRIAN PROPERTY – OUTBUILDINGS (MATERIAL DAMAGE)

Do you require this cover?

YES

NO

## Post Code

**Property to be insured Note: If any of the sums insured apply to more than one premises, please give the appropriate split on a separate sheet**

**Detail all buildings to be insured - Cover may be restricted due to the area, construction or security of individual buildings**

Construction	Age	Type	Sum Insured
Standard Construction			
Timber/Tin construction			
All other construction			
Portacabins			
Static Mobile Homes			

\*Type/Use example: Stables, Barns, Feed Rooms, and Indoor School etc. Please provide full description of Construction. Please note Open sided Barns and Field shelters (that are permanent fixtures) can be covered but Storm, Tempest and Flood cover is excluded.

\*\* If the building is not of Standard Construction (Brick/Stone/Block/Fibre Cement) and over 10 years old then storm damage is automatically excluded- we will require photographic evidence if cover is required for this.

1. Tenants improvements and decorations		£				
2. Hay and straw kept in	Standard Construction	£	Non Standard Construction	£	Outside	£
3. All other stock kept in	Standard Construction	£	Non Standard Construction	£	Outside	£
4. Machinery, plant & other contents kept in	A building	£			Outside	£
5. Jumps, judges boxes etc.		£				
6. Boundary walls, fences, gates and hedges (Max limit £10,000)		Yes/No				
7. a. Livestock Material Damage		£				
b. Fatal Injury		£				

	Sum Insured: Premises only	Sum Insured: Max Value taken off the premises at any one time
8. Office Equipment	£	£
9. Horse Trailers and Horse Drawn Vehicles* <i>*Please note if the Horse Trailer is not kept in a locked building a Hitch Lock or Wheel clamp MUST be used</i>	£	£
10. Saddlery and Tack (Including rugs, clippers etc) Please provide details of:  a) The Building/Roof Construction where the saddlery and tack is kept?  b) Does the Proprietor or any person live on site?  c) Type of Alarm (eg None, Bells only, Red Care with Level 1 response etc)  d) Any other security measures that are in place?	£	£
11. Quad Bikes/ Tractors  a) Are the Quad Bikes/ Tractors kept in a locked Standard Construction Building when not in use?	£  YES/NO	£  YES/NO

12. Are the Premises heated by Gas (but not liquefied petroleum gas) electricity or oil fired central heating?	YES/NO
13. Are the premises in a good state of repair with all machinery properly fenced or guarded and in good order?	YES/NO
14. Are the premises solely occupied by you?	YES/NO
15. Are the premises especially exposed to damage by Storm?	YES/NO
16. Are the premises susceptible to flooding?	YES/NO
17. Are drains and ditches kept clear to minimise the risk of flooding?	YES/NO
18. Do you have any buildings maintenance programmes in place for all premises you own or for which you are responsible?	YES/NO
19. Are you responsible for any rights of way?	YES/NO
20. It is a policy requirement that electrical wiring in all commercial properties is checked by a qualified electrician every 5 years:  Please confirm age of wiring? Date last checked by qualified electrician?	YES/NO  __ YEARS _/_/___
21. Is a 'No Smoking' policy enforced within the premises and stable areas?	YES/NO

22. Do you require cover for Subsidence, Ground-Heave and Landslip on the buildings? If 'YES' please state whether: a) The premises have suffered or are showing signs of damage? b) The properties either side of you have suffered or are showing signs of damage? c) To your knowledge the vicinity is susceptible to such damage? d) The premises are in the immediate vicinity of any river bank, railway embankment or cutting cliff or quarry, mine or underground working or on made up ground?	YES/NO  YES/NO YES/NO YES/NO YES/NO
23. Does any Building have a Tree or Shrub over 20ft located within 30ft of the property? If 'YES' please Provide details of: a) What type of Tree/Shrub? b) How close is it to the property? c) How high is it?	YES/NO  YES/NO YES/NO YES/NO
24. Do you have trees that could cause a potential Hazard to your premises, any one else's premises or over head Cables/public highways/thoroughfares?	YES/NO

**BUSINESS INTERRUPTION** Do you require this cover? YES  NO

1. Estimated Turnover in past 12 months?	£
2. Cost of Consumables in past 12 months?	£
3. Sub Total (No.1 less No.2)	£
4. State indemnity period required (Standard cover is 12 months)	£
5. Loss of Rent payable/Receivable	£

**LOSS OF BUSINESS MONEY** Do you require this cover? YES  NO

The standard limits which apply are noted below. Those limits marked \* can be increased for an extra charge subject to the adequacy of the safe and security arrangements. If the standard limits are not sufficient please indicate the amount required.

Estimated Annual Carryings	Standard Limit	Amount Required
<b>Non Negotiable Money:</b>	£250,000	N/A
<b>Negotiable money:</b>		
In Transit during Business hours, or in a bank night safe	£2,500*	
In a locked safe outside Business hours	£1,000*	
On the premises out of safe outside business hours	£500*	
At the insured's home or that of any authorised employee	£500*	
<b>Loss or Damage to:</b>		
Employees' personal; effects following a robbery	£500*	
Any safe, cash box, till, case, bag or waistcoat used for the carriage of money	£500*	
Please State make and model of safe:		
Is cover required for Assault?	YES/NO	

# PUBLIC LIABILITY

Do you require this cover?

YES

NO

Please note that Riding Schools must hold a licence by the local authority under the terms of the riding establishment Acts 1970 and a copy must be sent to enable insurance cover to remain in force

1. Do you hold a licence? If 'YES' have you ever been refused a licence?	YES/NO YES/NO
2. Please indicate the limit of indemnity required (delete as applicable) (Riding Schools are recommended to carry at least £2,000,000 limit of indemnity, please clarify this with your local licensing authority.)	£1,000,000 £2,000,000 £5,000,000
3. Please state the estimated number of horses per annum in the following categories:	
a. Tuition horses including working liveries	
b. Privately owned horses for proposer's own use	
c. Livery, stud horses How many are DIY livery	
d. Race/Point to Point horses	
e. Other Animals	
4a. Please state the number of shows held on the premises: Are these shows open to the public? Details of shows held:	YES/NO
4b. Please state the maximum number of people attending any one show.	
5. Is accommodation provided for students/employees/riding holiday guests If Yes, how many are catered for?	YES/NO
6. Do you hire out any facilities such as Arena/Paddock/XC Course? If Yes, please give details:	YES/NO
7. Do you or any named proposer teach on any premises owned or occupied by you? If YES, please state the number of instructors cover is required for:	YES/NO

<b>8. Do you require cover for any of the following activities?</b>	
a. Dealing and/or Breaking (including horses for re training/ re homing or for sale)	YES/NO
b. Teaching/Shows on own XC course	YES/NO
c. Western Riding	YES/NO
d. Vaulting	YES/NO

e. Carriage Driving (Tuition/rides in enclosed arena only)	YES/NO
f. Carriage Driving (Tuition/rides/Weddings including on the roads)	YES/NO
g. Polocrosse	YES/NO
h. Horseball	YES/NO
i. Polo Tuition	YES/NO
j. Pony/ Saddle Club If 'YES' Please state: Total Number of members Minimum age Number of staff members supervising List of Activities under taken	YES/NO
k. Pony Camps If 'YES' please state: Number of Students Number of Nights	YES/NO

What is the minimum age of acceptance for pupils/children? (Cover shall not be provided to children/pupils under the age of 4 years.)	Years
Are novice riders permitted to ride any animal under 6 years old? If Yes, please give details	YES/NO
Are any animals under 4 years of age used for riding instructions? If Yes, please give details	YES/NO
Are any of your tuition animals vicious, or have they ever, to your knowledge, bitten or kicked anyone or had the tendency to bolt? If Yes, please give details	YES/NO

<b>9. Hacking and Trekking</b>	
a. Do you operate hacks/treks off the road?	YES/NO
b. Do you operate hacks/treks on the road?	YES/NO
c. What is the maximum total no of hacks/treks per week?	
d. What is the maximum number of riders on any hack/trek?	
e. What is the ratio of instructors to riders on hacks/treks? (eg 1 to 4)	
10. Do all employees/instructors engaged in giving riding instructions or leading and accompanying hacks/treks hold suitable BHS or ABRS qualifications or similar standard/experience and are older than 18 years of age	YES/NO

**Please details below the qualifications and/or experience of all persons engaged in riding/hacking or trekking instructions/ accompaniment**

Name	Age	Years Experience	Qualification

## EMPLOYERS LIABILITY

Do you require this cover?

YES

NO

A. Number of full time employees carrying out clerical duties	
B. Number of part time employees carrying out clerical duties (Up to 24hr per week)	
C. Number of full time employees carrying out manual duties	
D. Number of part time employees carrying out manual duties (Up to 24hr per week)	
E. Number of stallion men	
F. Number of students/work experience staff/volunteers that are employed for over 14 days per annum Maximum number of days any such person is employed per annum	
G. Number of students/ work exp. staff/ volunteers employed less than 14 days per annum	
H. Number of family members that assist on the yard not already noted above, and not required employer's liability cover?	

Please list all staff and their hours worked per week

Name	Hours worked per week

As a result of impending legislative changes we require your ERN reference. An ERN is given to every business that registers with HM Revenue and Customs as an employer. It is often referred to on tax forms as an employee PAYE reference.

ERN Number (unless exempt)	
----------------------------	--

## PUBLIC LIABILITY EXTENSION

Do you require this cover?

YES

NO

## CARE CUSTODY AND CONTROL

Liability insurance for horses that are the property of others and are in the care, custody and control of the proposer.

1. Please tick the limit of indemnity required:	£10,000 any one animal, £50,000 in policy period	
	£25,000 any one animal, £50,000 in policy period	
	£50,000 any one animal, £50,000 in policy period	
Please state the number of horses in your care and not owned by you?		

## PUBLIC LIABILITY EXTENSION

Do you require this cover?

YES

NO

## COMMERCIAL LEGAL EXPENSES

Estimated Annual Turnover	£
---------------------------	---

**IMPORTANT**

**PLEASE CHECK YOUR PROPOSAL CAREFULLY AND THEN SIGN THE DECLARATION BELOW. THIS IS ESPECIALLY IMPORTANT IF THE PROPOSAL HAS NOT BEEN COMPLETED IN YOUR OWN HANDWRITING.**

**I/WE DECARE THAT ANY ANSWERS IN THE PAGES OF THIS PROPOSAL FORM ARE TRUE AND COMPLETE TO THE BEST OF MY/OUR KNOWLEDGE AND BELIEF AND THAT ALL MATERIAL FACTS WHICH MAY AFFECT ASSESSMENT OF THE RISK HAVE BEEN DISCLOSED. I/WE AGREE THAT THIS PROPOSAL IS FOR INSURNACE IN THE STANDARD TERMS AND CONDITIONS OF THE INSURERS POLICY AND WILL BE THE BASIS OF THE CONTRACT.**

**Signature (of all proposer's)**

**Name**

**Position**

**Date**

**Date cover required from**

**IMPORTANT - Material facts are those which are likely to influence the acceptance of assessments of this proposal. If you are in any doubt about what is material fact then you should disclose it as failure to so could invalidate your policy.**

**Please do not forget to send in local Authority License if you are a riding school.**

**South Essex Insurance Brokers Ltd, South Essex House, North Road, South Ockendon, Essex RM15 5BE**

**E-Mail: [enquiries@seib.co.uk](mailto:enquiries@seib.co.uk) Website: [www.seib.co.uk](http://www.seib.co.uk) South Essex Insurance Brokers Ltd are, authorised and regulated by the Financial Services Authority.**