

**Equestrian Property & Property Owners Liability
Insurance Proposal Form
FOR COMMERCIAL ESTABLISHMENTS & PRIVATE YARDS**



IMPORTANT NOTICE: Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search. If any of the questions in this proposal form have been pre-filled please check they are correct and amend where necessary. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances. Please complete all questions in ink using block capitals and ensure you read and sign the declaration on the last page. 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 _____

Website _____

Preferred method of communication Telephone/Email

Preferred method of us sending documents Email/Post/Fax

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. Have you or any principal, director or partner:	Delete as applicable
a. Had insurance declined?	YES / NO
b. Had special insurance terms applied?	YES / NO
c. Had insurance cancelled by the insurer?	YES / NO
d. Been declared bankrupt, had a company go into liquidation, become insolvent or made arrangements with creditors?	YES / NO
e. Been disqualified under the Company Directors Disqualification Act 1986?	YES / NO
f. Been convicted of, prosecuted for or have any prosecutions pending for any criminal offence (other than motoring convictions)?	YES / NO
g. Been prosecuted or have any prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	YES / NO
h. Had any claims made by you?	YES / NO
i. Had any claims made against you?	YES / NO
j. Suffered any incident that could give rise to a claim (whether an insurance claim was made or not)?	YES / NO
IF YOU HAVE ANSWERED 'YES' TO ANY OF THE ABOVE PLEASE PROVIDE FULL DETAILS INCLUDING DATES AND THE CIRCUMSTANCES	

5. Are your electrical installations checked and maintained within current Wiring Regulations?	YES/NO
6. Do you own or lease the premises?	OWN/LEASE
If leasing, is it on a full repairing basis?	YES/NO
7. Are all buildings in a good state of repair?	YES/NO
8. Are all buildings regularly maintained?	YES/NO
9. Do any businesses operate from the premises? If YES please give details of the types of business and the insurer and policy no:	YES/NO

RISKMANAGEMENT INFORMATION	
Do you have an active health and safety policy?	YES/NO
Do you carry out risk assessments and view these regularly?	YES/NO
Are there any public rights of way on your land?	YES/NO
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/ horses on your premises?	YES/NO
Do you use unfenced common or moor land for grazing of livestock/ horses?	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/
Are Manure stores adequately fenced?	YES/NO/Do not have manure stores

EQUESTRIAN PROPERTY – OUTBUILDINGS – MATERIAL DAMAGE

Do you require this cover?

YES

NO

Property Name/ Number

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

WE CAN NOT GIVE ADVICE ON WHAT VALUE YOU SHOULD INSURE YOUR BUILDINGS FOR, PLEASE CONTACT A PROFESSIONAL (I.E. BUILDER OR SURVEYOR) TO GET ADVICE. THE VALUE OF THE BUILDING(S) SHOULD INCLUDE THE COST OF REMOVAL OF DEBRIS, ARCHITECTS, SURVEYORS, CONSULTING AND LEGAL FEES ETC THAT COULD BE INVOLVED IN THE COSTS SHOULD THE BUILDING(S) NEED TO BE REBUILT. UNDER INSURANCE OR WHERE THE SUM INSURED IS INADEQUATE COULD RESULT IN THE INSURER REDUCING THE AMOUNT THEY PAY OUT.

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		Yes/No				

*For horses up to a maximum value £5,000 any one animal and an overall aggregated limit of £50,000.

a. Livestock Material Damage Insured Perils: Fire, Lightening, Explosion, aircraft and other aerial devices or anything dropped from them, Earthquake, Subterranean fire, Accidental electrocution, Theft, Spontaneous fermentation, Worrying of livestock by dogs, foxes or vermin, Riot, civil commotion, labour and political disturbances, strikes and damage by malicious persons and impact with the property from any cause.

b. Fatal Injury (Any accident that results in the death of the horse within 30 days of the date of the injury): Any accident away from the premises, any accident whilst being loaded on conveyed by or unloaded from any motor vehicle or trailer.

	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 and 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? PLEASE NOTE ROAD USE/ RTA LIABILITIES ARE EXCLUDED	£ 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. Do you have any buildings maintenance programme in place for all premises you own or for which you are responsible?	YES/NO
18. Are drains and ditches kept clear to minimise the risk of flooding?	YES/NO
19. Do you have a maintenance program in place that insects overhanging branches, damage and disease?	
20. Are you responsible for any rights of way?	YES/NO
21. 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 / /
22. Is a 'No Smoking' policy enforced within the premises and stable areas?	YES/NO

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
Non Negotiable Money:	£250,000	N/A
Negotiable money:	£2,500*	
In Transit during Business hours, or in a bank night safe	£1,000*	
In a locked safe outside Business hours	£500*	
On the premises out of safe outside business hours	£500*	
At the insured's home or that of any authorised employee	£500*	
Loss or Damage to:		
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	

Terrorism Extension**Do you require this cover?****YES****NO**

Please confirm annual profit	£
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Please note a separate quotation will be provided if Terrorism cover is required. This extension is for items included in the commercial property section (material damage) and includes business interruption if applicable. The extension can only be provided for buildings and property used for commercial purpose

PROPERTY OWNERS LIABILITY

Do you require this cover?

YES

NO

Limit Required Please Tick relevant box	£ 2 Million		£ 5 Million	
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Approximate Acreage Please Tick relevant box	Less than 5		5-10		11-45		Over 45 acres (please state acreage)	
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PLEASE CHECK YOUR PROPOSAL CAREFULLY AND THEN SIGN THE DECLARATION BELOW BY ALL APPLICANTS/ DIRECTORS

To the best of my knowledge and belief the information provided in connection with this proposal, whether in my own hand writing or not, is true. I understand that I have a duty to ensure I have made a fair representation of the risk and have disclosed every material circumstance which myself and/or my senior management and/or anyone responsible for arranging your insurance know or ought to know. I have disclosed sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances and I have carried out reasonable searches in order to make a fair representation of the risk. I understand that my duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged and I will advise my broker or insurer of any changes to the information provided. I understand that if I fail to make a fair representation, the insurer may refuse to pay a claim or reduce the settlement amount, depending on the circumstances.

By signing this Proposal Form I/We hereby consent to any information you may have about me/us being processed by you for the purpose of providing insurance and claims handling which may necessitate providing such information to third parties.

Signature

Name

Position

Date

Date cover required from

South Essex Insurance Brokers Ltd, South Essex House, North Road, South Ockendon, Essex RM15 5BE
E-Mail: enquiries@seib.co.uk Website: www.seib.co.uk South Essex Insurance Brokers Ltd are, authorised and regulated by the Financial Conduct Authority.

Your data will be processed in accordance with our Data Privacy Notice, a short form of which is included in this document

Data Privacy Notice

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

SEIB Insurance Brokers, a trading name of South Essex Insurance Brokers Ltd ("**we**", "**us**" "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you are provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and will refer them to this notice. To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

We may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud, and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including Claims and Underwriting Exchange, and the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at <http://www.seib.co.uk/about-us/privacy-policy> or contact our Data Protection Officer at South Essex House, North Road, South Ockendon, Essex RM15 5BE or on **01708 850000** or email dataprotection@seib.co.uk.