



Avid Equestrian Scheme

Equine Combined Liability Insurance

Policy Schedule

Your Insurance Policy was arranged by Avid Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registration number: 511522 having its registered office at 20 St Dunstons Hill, London, EC3R 8HL



Hiscox Insurance Policy Schedule



This schedule tells you what is insured with us or what will be insured with us if this is a quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 01/04/2026

Insurance details

Policy number: AV0500/139982/2026/002

Period of insurance: From 01/04/2026 to 31/03/2027 both days inclusive

Insured: Kate Kirkpatrick T/As Stoke Lane Stables

Address: Stoke Lane Stables, Stoke Lane, Bayford, BA9 9NY & The Grange, Horsington, Templecombe, BA8 0EF

Additional insureds: None

Business: ABRS Approved Riding School, Livery Yard, Residential Pony Camps, Birthday Parties & Internal and External Shows

Premium details

Charged premium: £2,588.13
Insurance Premium Tax (IPT): £310.58
Administration fee: £35.00
Total charged premium: £2,933.71

Annualised premium – the annual premium for this policy. This is given for comparison purposes

Annual premium: £2,588.13
Insurance Premium Tax (IPT): £310.58
Annual administration fee: £35.00
Annual total: £2,933.71



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Summary - see attachment

Claim information

If you need to make a claim:

If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to make a claim:

to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Public and products liability	£2,000,000	£500.00
Employers' liability	£10,000,000	£0.00
Crisis containment	£25,000	£0.00

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.

Policy endorsements

See section endorsements



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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	01/04/2026
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Limit of indemnity	£2,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£500
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom, European Union, The Isle of Man, The Channel Islands
Applicable courts	United Kingdom, European Union, The Isle of Man, The Channel Islands

Claims against members	Not covered
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Claims brought in USA or Canada	Not covered
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Specific business activities			
Activity	Covered/Not covered	Excess	Excess applies to
0	Not covered	£0.00	0
0	Not covered	£0.00	0
0	Not covered	£0.00	0

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	Not covered
Limit applies to	in the aggregate, including all costs
Excess	£0
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom, European Union, The Isle of Man, The Channel Islands
Applicable courts	United Kingdom, European Union, The Isle of Man, The Channel Islands



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Additional cover (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Horses under your care, custody and control	£10,000/£100,000	any one horse, including defence costs/each and every claim, including defence costs
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss
Horses under your care, custody and control	£500	each and every loss

Insurer
Hiscox Insurance Company Limited Your Insurance Policy was arranged by Avid Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registration number: 511522 having its registered office at 20 St Dunstons Hill, London, EC3R 8HL

Section endorsements
8551.0 Removal of cover: property being worked on 8537.0 Amendment of cover: horse assessments 8538.1 Amendment of cover: rider assessments



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SECTION: EMPLOYER'S LIABILITY

Cover start date:	01/04/2026
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Limit of indemnity	£10,000,000.00
Limit applies to	each and every claim or loss, including defence costs but excluding representation costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Channel Islands and The Isle of Man

Additional cover (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Representation costs	£250,000	in the aggregate
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit in indemnity stated above)

Cover	Limit of indemnity	Limit applies to
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs

Insurer

Hiscox Insurance Company Limited
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Section endorsements

None



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SECTION: PROPERTY - CRISIS CONTAINMENT

Cover start date:	01/04/2026
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Limit of indemnity	£25,000.00
Limit applies to	each and every crisis and in the aggregate
Geographical limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	Amount insured	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Insurer
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Section endorsements
None

General information	
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	22777 WD-HSP-UK-AEQ-GTCA(1) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Public and products liability section wording:	22779 WD-HSP-UK-AEQ-PPL(1) 04/24
Employers' liability section wording:	16164 WD-PROF-UK-EL(3)
Crisis containment section wording:	WD-PIP-UK-CRI(2) 9809 02/13



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Important information and contact details

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration	Registered in England and Wales number 02372789
Status	Authorised and regulated by the Financial Conduct Authority.

Insurers

These insurers provide cover as specified in each section of the schedule

Name	Hiscox Insurance Company Limited
Registered address	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration	Registered in England and Wales number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders



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Complimentary Benefit: The Hiscox Risk Academy

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. The editable documents and templates allow you to identify and monitor risks in your own workplace.

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at

riskacademy.hiscox.co.uk

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability (where covered):

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, you must provide us with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform us immediately of any changes to the above information.



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Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy



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Endorsement Library

Endorsements – applicable to the whole policy

6653.0 Special condition: survey requirement clause

This insurance is subject to a satisfactory survey of your premises which **we** will arrange.

We will insure you in accordance with the terms and conditions of this **policy** from the start of the **period of insurance** until the date **we** inform **you** of the results of the survey. If **we** find the results of the survey to be satisfactory, this insurance will continue without any change being made to the terms and conditions of the **policy** at that time. However if **we** find the results to be unsatisfactory **we** may change the terms and conditions of this **policy** or impose additional requirements that **you** must carry out. If **we** impose additional requirements **we** will tell **you** the timeframes within which **you** must comply with. In addition **we** retain our right to cancel this insurance at any time in accordance with **General condition 7** within the **General terms and conditions of the policy**.

9910.0 Amendment of cover: unoccupancy

The following is added to **Your** obligations under the **Property – buildings, contents and property away and in transit** sections:

Where any of the **insured premises** or **specified or unspecified premises** are unoccupied or unused, **you** must ensure that:

1. all fuel supplies and gas water and electricity services are shut off at the switch or stopcock where they enter the buildings; other than those necessary to maintain fire detection or prevention systems or security systems;
2. all water and heating systems are drained;
3. the buildings are kept secured by:
 - a. the use of mortice deadlocks conforming to BS3621 or close shackle padlocks with matching locking bar on all external doors or shutters;
 - b. the use of window locks; accessible windows without locks must be screwed shut;
 - c. repairing any broken or defective windows or boarding them externally using 19mm plywood adequately braced and secured against forced entry; and
 - d. sealing all letterboxes or fitting a robust steel cage internally;
4. the buildings and external areas within 5 metres of the buildings are kept free of unfixed combustible materials;
5. any additional measures **we** require are completed within the timescale specified;
6. all walls gates fences car parks yards private roads pavements and paths at the premises for which **you** are responsible are well maintained and free from **damage**;
7. the buildings are inspected by **you** or on **your** behalf by a responsible adult at least weekly for signs of defects, **damage**, vandalism or unauthorised access; and
8.
 - a. an inspection log is maintained;
 - b. all defects, damage, signs of vandalism or unauthorised access are recorded;
 - c. the inspection log is available for **our** inspection at any time;
 - d. all damage rectified immediately; and
 - e. all necessary repairs are undertaken to make the **insured premises** secure following acts of vandalism or unauthorised access.

We will not make any under any of these sections in respect of any incident occurring while **you** are not in compliance with this condition unless you can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Endorsements – applicable to the Public and products liability section

8536.1 Amendment of cover: cross country courses

The following is added to **Your** obligations:

Cross country courses

In respect of any cross country course owned by **you** or for which **you** are responsible, you must ensure that:

1. an inspection of each cross country course, including any jumps, is undertaken each day it will be used by third parties and the inspection or maintenance log is updated prior to use;
2. all riders participating in cross country are subject to a written assessment by you or any qualified person appointed by you and are adjudged to be of intermediate or advanced riding ability or above; and
3. such logs and written assessments are made available to us, should they be required by **us**.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8537.0 Amendment of cover: horse assessments

The following is added to **Your obligations**:

Horse assessments

You must ensure that, prior to being mounted or ridden by third parties, any **horse** used for any **business activity**:

1. is licensed as required by the local authority;
2. has a completed and up to date Horse Assessment Form confirming its suitability; and
3. has undertaken a re-assessment:
 - a. if returning from an extended period where such horse has not been used for **your business**; or
 - b. where there has been an incident which caused or could have caused **bodily injury** or **property damage**.

You must also ensure that any assessment and other documentation in evidence of the above are made available to **us** as and when required.

We will not make any payment under this section in respect of any incident occurring while you are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

For the purposes of this **endorsement**, **business activity** means:

ABRS Approved Riding School, Livery Yard, Residential Pony Camps, Birthday Parties & Internal and External Shows

8538.1 Amendment of cover: rider assessments

The following is added to **Your obligations**:

Rider assessments

Prior to participation in any **business activity**, all riders must:

1. complete and sign the agreed Rider Registration Form, including the Horse Riders Code of Conduct section; and
2. be subject to a written assessment by **you** or any qualified person appointed by you and be adjudged to be of suitable riding ability for any **business activity** stated below which they will be participating in.

You must also ensure that any assessment and other documentation in evidence of the above are made available to us as and when required.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless you can demonstrate that such non-compliance could not have increased the risk of the **bodily injury or property damage** occurring in the circumstances in which it occurred.

For the purposes of this **endorsement, business activity** means:

ABRS Approved Riding School, Livery Yard, Residential Pony Camps, Birthday Parties & Internal and External Shows

8539.0 Amendment of cover: horse sales and dealing

The following is added to **Your obligations**:

Horse sales and dealing

In respect of any horse being sold or bought by **you** or any person on **your** behalf, **you** or any person acting on your behalf must ensure that:

1. prior to mounting or riding, any rider trialling a **horse**:
 - a. completes and signs the agreed Rider Registration Form, including the Horse Riders Code of Conduct section; and
 - b. is subject to a written assessment by **you** or any qualified person appointed by you and is adjudged to be satisfactorily competent to trial such **horse**;
2. prior to being mounted or ridden, any **horse** for sale:
 - a. has a complete, up to date Horse Assessment Form; and
 - b. has undertaken a re-assessment:
 - i. if returning from an extended period where such **horse** has not been used for **your business**; or
 - ii. where there has been an incident which caused or could have caused **bodily injury or property damage**;
3. trialling only takes place in an enclosed area at **your** premises, under the direction supervision of **you** or any person acting on **your** behalf, at all times; and
4. where **you** or any person acting on **your** behalf, are selling a **horse** on behalf of a third party, all reasonable steps are taken to ensure that they have and maintain in force appropriate public and products liability insurance with a limit of indemnity of not less than £2,000,000 each and every claim.

You must also ensure that any assessment and other documentation in evidence of the above, including copies of third party owner's insurance, are made available to **us** as and when required.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury or property damage** occurring in the circumstances in which it occurred.

8540.0 Amendment of cover: fetes and galas

The following is added to **Special definitions for this section**:

Risk assessment

A process for identifying hazards, assessing and controlling the risks, recording the findings and reviewing controls.

The following is added to **Your obligations**:

Fetes or galas

In respect any fete or gala where you will be providing **horse** or pony rides, **you** must ensure that:

1. **you** are in attendance, supervising activities at all times;
2. all **horses** and ponies remain on a lead-rein and are led individually under the direct control of **you** or an appropriately qualified person on **your** behalf;
3. all riders wear:
 - a. riding hat compliant with current safety standards whilst riding, including whilst mounting and dismounting; and
 - b. appropriate footwear approved by you or a qualified person on your behalf. Alternatively, correctly fitted toe-stoppers can be fitted to the stirrups; and
4. an up to date **risk assessment** is undertaken in advance of the **horse** or pony ride event, which includes details of the specific activities to be undertaken, the venue and the riding areas.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8541.0 Amendment of cover: beach riding

The following is added to **Special definitions for this section**:

Risk assessment

A process for identifying hazards, assessing and controlling the risks, recording the findings and reviewing controls.

The following is added to **Your obligations**:

Beach riding

You must ensure that an up to date **risk assessment** has been undertaken in advance of any beach riding activity, which includes details of the specific activities to be undertaken, the location and the riding route.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8542.0 Amendment of cover: carriage driving

The following is added to **Special definitions for this section**:

Risk assessment

A process for identifying hazards, assessing and controlling the risks, recording the findings and reviewing controls.

The following is added to **Your obligations**:

Carriage driving

In respect any activity undertaken by **you** or on **your** behalf involving horse-drawn vehicles, **you** or the person acting on **your** behalf must ensure that:

1. inspections of such horse-drawn vehicles and the harnesses are regularly undertaken and an inspection or maintenance log is kept up to date, detailing their condition;
 2. prior to use each day, horse-drawn vehicles, harnesses, safety equipment and tack are checked thoroughly for signs of damage or weakness and replaced where necessary;
 3. all **horses** used have a complete, up to date Horse assessment Form confirming suitability for the activity;
 4. where the horse-drawn vehicles are used for tuition, all participants wear a riding hat compliant with current safety standards;
 5. where the horse-drawn vehicles are used away from an enclosed area not at **your** premises, an up to date **risk assessment** is undertaken in advance, detailing the locations and the terrain to be negotiated;
 6. where **you** or any person acting on **your** behalf are not long reining or leading the horse whilst walking beside the horse-drawn vehicle:
 - a. when the **horse** is in a harness, the driver is on the box seat in control of the reins at all times or when undergoing tuition, sat next to the person receiving the tuition;
 - b. if the driver dismounts, a groom is in control of the **horse** by holding the head by means of a lead rope attached to the bit ring or headcollar, or by holding the reins close to the **horses** head; and
 - c. no other persons are on or in the horse-drawn vehicle, whilst the driver is not in the box seat in control of the horse.
- Under the circumstances set out in .6, cover under this section is restricted to tuition or pleasure rides only.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8543.0 Amendment of cover: unaccompanied hack or trek

The following is added to **Special definitions for this section**:

Risk assessment

A process for identifying hazards, assessing and controlling the risks, recording the findings and reviewing controls.

What is not covered, Unaccompanied hacks 20. is deleted.

The following is added to **Your obligations**:

Unaccompanied hack or trek activities

In respect of any unaccompanied hack or trek activity, **you** must ensure that:

1. all riders are regular clients of **yours** and known to **you**. **You** must also ensure that, prior to the activity commencing, all riders;
 - a. complete and sign the agreed Rider Registration Form, including the Horse Riders Code of Conduct section;

- b. are subject to a written assessment by **you** or any qualified person appointed by **you** and are adjudged to be of intermediate or advanced riding ability or above;
 - c. inform you of their planned activities, riding route, visiting locations and start and return times; and
 - d. provide their contact information which allows **you** to contact them at any time until their return; and
2. prior to being mounted or ridden, any horse to be used:
- a. has a complete, up to date Horse Assessment Form confirming its suitability; and
 - b. has undertaken a re-assessment:
 - i. if returning from an extended period where such horse has not been used for **your business**; or
 - ii. where there has been an incident which caused or could have caused **bodily injury** or **property damage**.

You must also ensure that any assessment and other documentation in evidence of the above are made available to **us**, as and when required.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

7836.0 Amendment of cover: bona fide sub-contractors

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any work undertaken for **your business** by bona fide sub-contractors unless **you** take all reasonable steps to ensure that they have and maintain in force public and products liability insurance with a limit of indemnity of not less than

£2,000,000.00 each and every claim

We will not make any payment for any claim or loss where you fail to demonstrate to **our** satisfaction that **you** have complied with this requirement.

7837.0 Removal of cover: manual work away

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any manual work undertaken by **you** or on **your** behalf whilst away from any premises owned, leased or rented by **you**.

7838.0 Removal of cover: manual work

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any manual work undertaken by **you** or any sub-contractor of **yours**.

7839.0 Removal of cover: heat work away

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the use or application of heat, other than the use of soldering irons, by **you** or on **your** behalf while away from any premises owned, leased or rented by **you**.

7840.0 Removal of cover: administration of drugs

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any provision or administration of pharmaceuticals or drugs of any nature.

7841.0 Amendment of cover: playground equipment

The following is added to **Your obligations**:

Playground equipment

In respect of any playground equipment or playing fields owned by **you** or for which **you** are responsible, **you** must ensure that:

- a. a written risk assessment is in place;
- b. all equipment and land is regularly inspected for defects or other problems that might be dangerous or cause injury and a written record of the inspection is kept;
- c. a written procedure is in place to take action if any defects or problems are found;
- d. all equipment or land is regularly maintained by a suitably qualified or experienced individual and a written record of maintenance is kept; and
- e. all equipment has been inspected by a member of the Royal Society for the Prevention of Accidents within the last 12 months and any recommendations or requirements from their inspection have been carried out.

We will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

7828.0 Amendment of cover: pony and donkey rides

The following is added to **Your obligations**:

Pony and donkey rides

In respect of any pony or donkey rides that **you** provide away from the insured premises **you** must ensure that:

- a. all riders whilst mounted (including mounting and dis-mounting) must wear a hard hat compliant to current standards;
- b. riders must wear appropriate footwear approved by **you**, or that correctly fitting toe stoppers are fitted to the stirrups;
- c. the ponies and donkeys are always on a lead-rein and are only led by experienced handlers aged 16 years old or over;
- d. a director or senior staff member is in attendance at all times supervising the activities;
- e. all venues are risk assessed in advance of the event taking place and are re-assessed as appropriate throughout the event;
- f. a record of each animal is kept including the following information:
 - i. a photograph;
 - ii. height (in hands);
 - iii. colour;
 - iv. age; and
 - v. where and when it was obtained from and, if sold, details of the sale; and
- g. no animal is ridden by third parties if it is suffering from:
 - i. saddle sores;
 - ii. pressure points;
 - iii. wither problems;
 - iv. split mouths; or

v. lumps, bumps or cuts.

We will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

7843.0 Amendment of cover: facility hire

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the hiring out of facilities to third parties, unless **you** ensure that:

- a. visiting coaches, third party clinic hosts, riding clubs and any other groups or associations using **your** facilities; and
- b. third party stallholders, concessionaires, caterers and any other bona fide sub-contractors engaged by **you**,

have their own public liability insurance in place with a minimum limit of £2,000,000 and employers liability insurance (if applicable) in force, and **you** retain copies of their documentation.

7844.0 Amendment of cover: horseback archery

The following is added to **Your obligations**:

Horseback Archery

In respect of horseback archery **you** must complete:

- a. an up-to-date risk assessment including reference to warning signs and range safety diagrams of the venues;
- b. horse assessment forms for all **horses** before being used for horseback archery sessions. If a **horse** has been out of work or involved in an incident, a re-assessment must be conducted prior to their return; and
- c. an up-to-date inspection or maintenance log of all equipment, including but not limited to bows, bow strings and arrows belonging to **you** and used for horseback archery sessions.

Prior to any ground or horseback archery sessions **you** must:

- a. ensure that all participants complete a participant disclaimer;
- b. ensure that all participants complete a rider registration form including the Horse Riders' Code of Conduct; and
- c. confirm the ability and competency of any participant and their competency must be verified and documented by a qualified British Horseback Archery Association (BHAA) coach.

During any horseback archery session **you** must ensure that all:

- a. participants are under the direct supervision of a qualified BHAA coach or Range Safety Officer (RSO) at all times. All participants, spectators and helpers must be briefed by a RSO on range safety protocol, including range safety commands, prior to the commencement of any ground or mounted archery sessions;
- b. participants wear a riding hat that is compliant to current standards at all times during mounted archery sessions. Arm guards, gloves, finger tape and other personal protective equipment (PPE) must be provided where deemed appropriate by a qualified BHAA coach or RSO;

c. participants, **horses**, spectators and helpers remain behind the shooting line until the RSO commands otherwise. No participants or spectators may be permitted on the ground during mounted archery sessions other than a qualified BHAA coach, RSO or experienced helpers; and

d. potential entry points to the range are clearly marked with "No Entry" warning signs and locked where possible.

We will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

7845.0 Amendment of cover: loaning of horses

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the loaning of **horses** unless **you** ensure that:

- a. the loanee has been a patron of **yours** for at least 12 consecutive months;
- b. the loanee completes and signs a rider registration form including the Horse Riders' Code of Conduct prior to partaking in any loan arrangement, with their riding ability and competency verified and documented by **you** or a senior instructor;
- c. a terms of loan contract or agreement defining the conditions of loan is signed by both parties;
- d. the loanee has their own public liability insurances with a minimum limit of £2,000,000 in force, with a copy retained by **you**; and
- e. a documented **horse** assessment form is completed for all **horses** before being made available for loan. If a **horse** has been out of work or involved in an incident, a re-assessment must be conducted prior to commencement or continuation of any loan agreement.

7846.0 Amendment of cover: cafeteria food and drink

The following is added to **Your obligations**:

Cafeterias or kitchens

In respect of any cafeteria or kitchen staffed and run by **you**, **you** must ensure that:

- a. **you** are in possession of a current, valid UK Food Hygiene Certificate with documented food safety management procedures; and
- b. food handlers receive formal instruction and training in food hygiene and are appropriately supervised at all times.

We will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

7847.0 Amendment of cover: quad bikes and all-terrain vehicles

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the use of any quad bike or all-terrain vehicle unless **you** ensure that:

- a. all users hold a full and valid UK driving license (category B) and have completed a recognised quad bike or all-terrain vehicle course;

- b. all users have a full safety demonstration by a competent user and must be able to demonstrate their own competency of use of the vehicle. A copy of a signed competency assessment must be retained for each user;
- c. an up to date inspection and maintenance record is maintained for each vehicle.

We will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

7848.0 Removal of cover: yard dogs

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to damage or **bodily injury** caused by any yard dog belonging to **you**:

- a. that is treated as 'dangerous' under the Dangerous Dogs Act 1991 or any similar or successor legislation; or
- b. when they are away from the insured premises.

We will not make any payment for any illness of or injury to any yard dog.

6658.0 Removal of cover: Abuse or molestation

We will not make any payment for any claim or loss directly or indirectly due to **abuse or molestation**.

8550.0 Removal of cover: work at height

We will not make any payment for any claim or loss directly or indirectly due to work performed at a height exceeding 15 metres from:

- a. floor level when the work is performed inside a building or structure; or
- b. ground level when the work is performed outside a building or structure.

6655.0 Removal of cover: work at depth

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any work performed at a depth exceeding 2 metres from:

- 1. floor level when the work is performed inside a building or structure; or
- 2. ground level when the work is performed outside a building or structure.

8602.0 Removal of cover: specific activities

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to:

- a. any **horse** riding instruction, tuition or training; or
- b. any activities regulated by the Riding Establishments Act 1964, the Riding Establishments Act 1970 or the Animal Welfare (Licensing of Activities Animals) (England) Regulations 2018.

8551.0 Removal of cover: property being worked on

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to loss of or damage to any property being worked on by **you** where the **property damage** is a direct result of such work.

8552.0 Amendment of cover: back riding, sensory work and therapy

The following is added to **Your obligations**:

Back riding

In respect of any back riding activity undertaken by **you** or on **your** behalf, **you** or the person acting on **your** behalf must:

- a. ensure that all riding is performed at a walk or trot;
- b. ensure that **horses** are always on a lead-rein and are only led by experienced handlers aged 16 years or older; and
- c. where assessed as necessary by a director, senior staff member or qualified instructor, be accompanied by a side walker.

Sensory work and equine therapy

In respect of any sensory work or equine therapy activity undertaken by **you** or on **your** behalf, **you** or the person acting on **your** behalf must ensure that **horses** remain stationary and always be kept on a lead-rein by an experienced handler aged 16 years or older.

You must also ensure that any assessment and other documentation in evidence of the above are made available to **us**, as and when required.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8553.0 Amendment of cover: vaulting instruction

The following is added to **Your obligations**:

Vaulting instruction

In respect of any vaulting instruction or coaching provided by **you** or on **your** behalf, **you** must ensure that the instructor or coach:

- a. is registered as a current member of British Equestrian Vaulting (BEV); and
- b. meets one or more of the following qualification requirements:
 - i. Coaching Certificate (formerly UKCC) Level 2 or above; or
 - ii. British Equestrian Vaulting (BEV) Certificate Level 2 or above,

or if a student instructor or coach, they are working towards i. or ii. above but only if under the direction of an instructor or coach with such qualification(s).

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.

8554.0 Removal of cover: horse transporter

The following applies only in respect of **your business** as a **horse** transporter.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising from:

- a. self-drive horsebox hire or self-tow trailer hire; or
- b. overnight stabling when it is provided by third parties.

8555.0 Amendment of cover: animal handling

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the handling of:

- a. tarantulas, ferrets, scorpions, poisonous frogs or toads;
- b. of any animals by children under the age of 5; or
- c. any animals requiring registration under the Dangerous Wild Animals Act 1976 or equivalent Northern Ireland Act and any successor legislation.

The following is added to **Your obligations**:

In respect of any time **you** allow animal handling activities involving third parties, **you** must ensure that:

- a. **you** or an **employee** is in attendance at all times in a supervisory role;
- b. anti-bacterial gel or sprays or hand washing facilities are made available which all third parties are instructed to use before and after they touch the animals; and
- c. prominent signs are displayed warning third parties that the animals may bite or carry diseases which are transmissible to humans if handled.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **bodily injury** or **property damage** occurring in the circumstances in which it occurred.