

EQUESTRIAN LIABILITY INSURANCE SCHEDULE			
Policy Number:	RRS/STW/20200282		
Insured:	Helen Harrison t/a Millfarm Riding School & Trekking Centre		
Address of Insured:	Mill Farm, Wellington Road Hazel Grove Stockport Cheshire SK7 6NQ		
Business of Insured:	ABRS Approved Riding School, Trekking Centre, Livery Yard, Private Horse Owner, Show Centre and Residential Pony Camps		
Operative Date	Effective from 07/07/22 for 12 months	Reason for issue	Renewal
Broker	Ravenhall Risk Solutions Ltd, Chartered House, Nepshaw Lane South, Leeds LS27 7UY		

Limits of Indemnity			
Section A - Employers Liability	GBP	10,000,000	any one claim or series of claims arising out of one occurrence (including claimant's costs, fees and expenses).
Section B - Public Liability	GBP	5,000,000	any one occurrence or series of occurrences arising from one originating cause (including claimant's costs, fees and expenses).
Care Custody & Control Extension (Clause 26)	GBP	£100,000 limited to £10,000 per animal.	Any one claim and in the aggregate.
Section C - Products Liability	GBP	5,000,000	in respect of all occurrences during any one period of insurance (including claimant's costs, fees and expenses).

Premium:	Premium:	£4,361.60
	Insurance Premium Tax:	£523.39
	Total:	£4,884.99
Excess	GBP 250 Third Party Property Damage	

Territorial Limits	Great Britain, Northern Ireland, The Isle of Man and the Channel Islands.
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Wording Applicable:	Ravenhall Wording Final V1	Underwriters:	Accelerant
Endorsements:	1,3-9,14-18,20,21,25,26,27,28 &29 Along with any specific endorsements page 2 of this document.		
Signed:	<i>Ravenhall</i>		
Your Insurance Contract is arranged by Avid Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, registration number: 511522 having its registered office at Central Square, 5 th Floor, 29 Wellington Street, Leeds LS1 4DL.			

Endorsements/Conditions attaching to policy number RRS/STW/20200282
Specific Policy Endorsements:

Amendment of Excess Endorsement- The indemnity granted by this policy shall not apply to or include:

- a. the first £1,000 of compensation payable for:
 - (i) accidental death of or accidental Personal Injury to any person, or
 - (ii) accidental loss of or accidental damage to material property

In respect of any one occurrence or all occurrences of a series arising out of any one original cause in connection with claims arising from dog shows, or

- b. the first £250 of compensation payable for accidental loss of or accidental damage to material property in respect of any one occurrence of a series arising out of any one original cause in connection with any other claim.

Provided always that the insured shall indemnify the Insurer in respect of any such amount for which the Insurer has made a payment.

Documented Risk Assessment Condition - cover granted under this Policy is subject to An up-to-date **Documented Risk Assessment** in respect of Business activities.

Rider Registration Form Condition - cover granted under this Policy is subject to completed and retained Rider Registration Forms. All Riders must sign/complete a Rider Registration Form (including Horse Riders' Code of Conduct) prior to partaking in any Ridden/Mounted activity, with their Riding Ability/Competency verified and documented by the Proprietor(s) and/or a Senior Instructor

Documented Horse Assessment Condition - cover granted under this Policy is subject to completed and retained Documented Horse Assessment Forms for all Horses (licenced by the local council) used for Tuition/Instruction before being Ridden/Mounted by Members of the Public (Third Parties). If a Horse has been out of work or involved in an incident, a re-assessment must be conducted prior to their return.

Staff Induction and Training Condition - cover granted under this Policy is subject to a Staff Induction/Training Programme. All Employees (including Volunteers, Work Experience Students/Apprentices and Self-Employed persons under the direction/control of the Insured) must undertake a Documented Induction/Training Programme provided by the Insured and/or a Health & Safety Officer, with written acknowledgement of demonstrations/tours conducted, job roles and responsibilities towards health and safety at the Risk Address(es). Re-fresher training is to be held where deemed appropriate.

Third Party Coaches and Concessionaries Condition- The following parties must have their own current Public Liability (minimum GBP 2,000,000) and Employers Liability Insurances (if applicable) in force, with copies documented/retained by the Insured:

- I. Visiting Coaches/Third Party Clinic Hosts, Riding Clubs and any other Groups/Associations using the Insured's Facilities
- II. Third Party Stallholders/Concessionaires, Caterers and any other Bona-Fide Subcontractors engaged by the Insured

Cross Country Course Maintenance Condition - The Insured must complete an up-to-date Documented Inspection/Maintenance Log of the Cross-Country Course(s) (including Jumps) prior to use by Third Parties.

Specific Policy Exclusions:

Insurer(s) shall have no liability under this Policy to provide indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any injury or Damage to property caused by the following:

- **Racing**
- **Point to Point**
- **Steeple Chasing**
- **Vaulting**
- **Carriage Driving**
- **Breaking Yards**
- **The provision of equine physical therapies or therapeutic training**
- **Unaccompanied trekking or hacks**
- **The ownership or use of quad bikes other than whilst being ridden by competently trained Employees aged 16 years or over in connection with the Business only, with documented assessments records kept by the Insured**
- **The sale or supply of second-hand headgear**
- **Injury to any person not wearing headgear (approved to an Internationally recognised standard) whilst riding, including whilst mounting and dismounting. This exclusion does not apply in circumstances where a turban is being worn for religious reasons in respect of the Sikh faith.**
- **Farming and any other non-equine activities.**

All other terms, conditions and exclusions remain unaltered.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) (and as amended), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs any relevant employee of the class or description to which such certificate relates. These requirements will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy Number: RRS/STW/20200282

1. Name of Policyholder: Helen Harrison t/a Millfarm Riding School & Trekking Centre

Including all subsidiary companies except those specifically excluded below.

Excluded subsidiary companies:

2. Date of commencement of Insurance: 07/07/2022

3. Date of Expiry of Insurance: 06/07/2023 Inclusive

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Accelerant Insurance Europe SA



Frank O'Neill

Chief Underwriting Officer

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4 (6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Underwritten by Accelerant Insurance Europe SA. Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193)