



EQUINE COMBINED LIABILITY INSURANCE  
ENDORSEMENT SCHEDULE 1

<b>INSURED NAME &amp; ADDRESS:</b> Lara Bekker trading as Magic Ponies Flat 7 Randolph Court 24 Kingston Avenue Leatherhead KT22 7HY			
<b>POLICY NO:</b>	NORR2334/24	<b>BINDING AUTHORITY NUMBER</b>	<b>B6027CM3421A24</b>
<b>STATEMENT OF FACT DATED:</b>		07/10/2024	
<b>PERIOD:</b>	From: 04 November 2024	To: 07 October 2025	(Inclusive)
<b>BUSINESS:</b>	Riding school, Equine Assisted Therapy away from own premises, ridden pony parties on own premises including grooming, petting and pony days <b>(and no other)</b>		
<b>REASON FOR ISSUE:</b>	Removal of riding school cover. Cover in place for Equine Assisted Therapy and Ridden pony parties away from own premises only		
<b>LIMITS OF INDEMNITY:</b>			
SECTION A - EMPLOYERS LIABILITY	£10,000,000	any one occurrence, unlimited in the annual aggregate.	
SECTION B - PUBLIC LIABILITY	£2,000,000	any one occurrence, unlimited in the annual aggregate.	
SECTION C - PRODUCTS LIABILITY	£2,000,000	any one occurrence, limited in the annual aggregate.	
SECTION D - CARE, CUSTODY & CONTROL LIABILITY	Not included	any one horse.	
SECTION D (b) - BREACH OF PROFESSIONAL DUTY	Not included	any one occurrence and in the annual aggregate in the annual aggregate.	
<b>SPECIFIC EXTENSIONS TO SECTION B:</b>			
1 Member's Indemnity	Not Included		
2 Member to Member	Not Included		
3 Customer's Indemnity	Included		
4 Riding Establishment Indemnity	Not Included		
5 Personal Liability	Included		
6 Freelance Instructors Liability	Not Included		
<b>ENDORSEMENT(S) APPLYING:</b>	Clause 57 - Horse breeders/Dealers & Trainers Clause 62 - Efficacy exclusion (treatment) Clause 55 - Protective Clothing Clause 64 - Sale of animal food Clause 66 - Use of Chemicals Clause 76 - Proprietors Own Horses Clause 61 - Use of Horses at Fetes or Parties Clause 77 - Public Handling of Animals Clause 67 - Event exclusion Clause 68 - Landowners Indemnity Clause 70 - Rented Premises Clause 73 - Personal Protective Equipment Warranty Notwithstanding anything to the contrary in Section A Exclusion 9.1, this insurance extends to include Legal Liability arising outside Great Britain, Northern Ireland, The Channel Islands and the Isle of Man in respect of temporary visits not exceeding 6 months by Persons Employed		
<b>EXCESSES:</b>	SECTION A SECTION B SECTION C SECTION D	NIL £500 each & every claim £500 each & every claim £500 each & every claim £1,000 – maximum excess any one occurrence in respect of each section above	
<b>RETURN PREMIUM:</b>	Section A Section B Section C Section D Premium Insurance Premium Tax @ 12% Retained Commission <b>TOTAL RETURN PREMIUM DUE</b>	£469.50 -£1,840.94 Premium included in Section B if Sections B&C are stated as included £0.00 -£1,371.45 -£164.57 £342.86 <b>-£1,193.16</b>	
The premium is subject to adjustment as per Condition 25.5			
<b>INSURER:</b>	Markel International Insurance Company Ltd (MIICL)		
<b>BROKER:</b> This policy is effected through Cliverton, a trading name of Lycett, Browne-Swinburne & Douglass Ltd, 15-17 Norwich Road, Fakenham, Norfolk, NR21 8AU, and this has been issued in accordance with authority granted by MIICL.			



**EQUINE COMBINED LIABILITY INSURANCE  
ENDORSEMENT SCHEDULE 1 (continued) Page 2**

**The above-mentioned insurance is based on the following information:**

Public Liability number of horses at	Up to	4 ponies used at any one time
Ridden Pony Parties		Included
Equine Assisted Therapy away from own premises		Included
Freelance Instructors		Not included
Care, Custody & Control horses	Up to	Not included
Number of employees		4-6

**Any variation of the above occurring during the currency hereof should be notified to Cliverton who will advise you of any premium adjustments that may become necessary.**

**Clause 85 – Horse Assessment Forms**

It is a condition precedent to the Insurers liability that horse/pony assessment forms are completed and kept on file for each horse/pony used for tuition/equine facilitated learning/therapy/horse/pony ride purposes/business if the Insured is the designated Keeper of the animal as defined in the Animals Act (1971).

Furthermore, it is a condition precedent to the Insurers liability that:

- Horse/pony assessments forms shall be completed for every new horse that joins the business
- Horse/pony assessment forms must be updated at least every three years or if the horse/pony has been out of work for more than 30 days or involved in any type of incident horse/pony assessment forms must be used to reassess the horse/pony prior to it returning to work.

**Clause 86 – Risk Assessment Forms**

It is a condition precedent to cover that suitable risk assessment forms are completed and maintained by the Insured, in accordance with the Guidance published by the Health and Safety Executive (HSE).

In witness whereof this Schedule has been signed at the above address

Cliverton

**Date**

03/12/2024

Cliverton is a trading name of Lycett, Browne-Swinburne & Douglass Ltd. (Reg. No. 706042 England) who are authorised and regulated by