

# NATIONAL SCHOOLS EQUESTRIAN ASSOCIATION

## GUIDANCE SHEET

**This document does not form part of the National Schools Equestrian Association master policy and is solely intended to give a brief overview of the scope of cover the master policy KB11/A01475 provides for affiliates.**

This document should be accompanied by the following documents:

- POLICY SUMMARY – PERSONAL LIABILITY INSURANCE EFFECTED BY NSEA
- and
- MEMBER'S EVIDENCE OF INSURANCE

### **Who is covered?**

Under the terms of the policy the Insured parties are defined as follows:

- any School Squad affiliated to the NSEA whilst attending/competing at a NSEA event
- any individual member of a school squad whilst attending/competing at a NSEA event
- the Team Trainer whilst attending/competing at a NSEA event.

Or

- if required by Law, the parent or guardian of the said member.
- in the event of the death of the member, the personal representatives of the member in respect of liability incurred by the member.

This means that a school squad in its entirety or an individual member of a squad is covered whilst competing at a NSEA event. The team trainer is also covered whilst attending a NSEA event.

### **Who is not covered?**

The policy does not cover any organisers of a NSEA event.

There is more information below for event organisers.

This Policy does not apply to or include legal liability which forms the subject of insurance by any other Policy and this Policy shall not be drawn into contribution with such other insurance

### **What is the scope of the cover?**

The policy covers for Public Liability which is also known as Personal Liability.

In its most basic form Public Liability covers for the Insured's liability to a third party in the event of property damage or personal injury that the Insured is found liable for. The full terms and conditions you are bound by should be included with this document.

This policy will cover for claims made against an individual by a third party (who is completely unrelated) and/or a member of the NSEA i.e. one member claiming against another.

The important factor to bear in mind is that the policy is concerned with the Insured's liability, this means that the policy will only respond (i.e. pay out compensation) when the Insured is deemed to have been negligent. Property Damage or Personal Injury that the Insured is not deemed to be liable for is not covered.

### **Is there an excess?**

There is an excess of £500 payable on any successful Property Damage claim. No excess is payable for personal injury claims.

The policy stipulates that when a claim is made against a school squad, a member/individual of the squad or a team trainer then the excess is due from that party rather than from the NSEA committee. You should advise members of the school squad and the team trainer of this liability. The NSEA will only pay an excess when they are liable for a claim.

### **What to do in the event of a claim**

If an incident occurs that may result in a claim at a later stage it is imperative that KBIS are notified immediately so that an incident report form can be issued.

**Do** give the third party your details and those of KBIS.

**Do not admit liability or agree to pay for any damage you have caused.**

**Do** send any correspondence from third parties or their solicitors on to KBIS immediately.

**Do not reply to any correspondence yourself.**

### **Guidance for NSEA Event Organisers**

The NSEA master policy is subject to a Bona Fide Sub Contractors Clause. This means that the organiser of the event must hold a liability policy that has minimum cover limits equal to those of the Master policy. For ease of reference these limits are:-

Employers Liability	- £10,000,000
Public/Products/Personal Liability	- £ 5,000,000

You may be able to extend your School's insurance policy to include an event you organise, if not a separate stand-alone policy is available from KBIS.

Any NSEA shows purchasing cover through KBIS should advise the fact they are NSEA and will receive a policy discount of 12.5% (subject to no claims within the last 5 years).

If you would like to contact KBIS please telephone 01635 247474 and choose option 3 (liability).