

NATIONAL SCHOOLS EQUESTRIAN ASSOCIATION (NSEA) PUBLIC/PERSONAL LIABILITY GUIDANCE SHEET

This document does not form part of the National Schools Equestrian Association master policies and is solely intended to give a brief overview of the scope of cover the policy provides.

What is the scope of the cover?	<p>Public/Personal Liability Insurance provides cover for Third Party Property Damage or Bodily Injury that the Insured person has caused due to their negligence.</p> <p>This includes;</p> <ul style="list-style-type: none"> • Claims made by Third Parties. • Claims made by one member of the NSEA against another. <p>A settlement will only be made if the Insurer concludes that liability attaches to the Insured.</p>
What is the level of cover?	The limit of indemnity (amount of cover) is £5,000,000 for any one incident .
Who is covered?	<p>The NSEA if held liable for Third Party Property Damage or Bodily Injury occurring at;</p> <ul style="list-style-type: none"> • Events including their National Championship, County Qualifiers and Plate Competition. • Affiliated competitions <p>The policy also covers the following parties whilst attending/competing at an NSEA event;</p> <ul style="list-style-type: none"> • School squads affiliated to the NSEA, • NSEA members and/or their representatives if required by Law, • NSEA member schools, • Trainers of NSEA member schools. • Course Builders and Judges whilst working at events on behalf of the NSEA
Who is not covered?	<p>The Public Liability policy does not cover the liability of;</p> <ul style="list-style-type: none"> • Event organisers for their liabilities unless the event is one of the specified events included within the Insurance policy. • School Squads, Members, Squad Trainers whilst not attending an NSEA event. • Course Builders and Judges whilst not working at an NSEA event. <p>If the Insured person has a more appropriate insurance policy in place, this policy will be excess to that insurance and will not contribute to any settlement.</p>
Is there an excess?	<ul style="list-style-type: none"> • There is a £500 Third Party Property damage excess. • There is no excess for bodily injury claims.
Who is responsible for the excess?	<ul style="list-style-type: none"> • The Member and/or Team held liable are responsible for paying the excess if liability is admitted. • The NSEA are only responsible for the excess when they a Judge or a Course Builder working on their behalf have been held liable.
What to do in the event of a claim.	<p>DO:</p> <ul style="list-style-type: none"> • Give the Third Party your details and those of KBIS • Contact KBIS, advise them of the incident and get a claim form to complete and return. • Send any correspondence you receive from the Third Party or their Solicitors to KBIS immediately. <p>DO NOT:</p> <ul style="list-style-type: none"> • Admit liability or agree to pay for any damage or injury you have caused, • Reply to any correspondence yourself.
Where can Organisers get Public Liability Insurance?	<ul style="list-style-type: none"> • You may be able to extend an existing Liability Insurance that you have – please check with your Insurance provider. <p>Alternatively</p> <ul style="list-style-type: none"> • You can buy an additional show policy directly from KBIS Ltd. Call 01635 247474 and press option 4 for the Liability Team. <i>KBIS will provide a 12.5% discount if you have been claim free for 5 years</i> <p>Please note the minimum level of Public Liability Insurance accepted is £5,000,000 any one incident.</p>