

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

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

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| What is the scope of 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 insured concludes that liability attaches to the insured.</p> |
| What is the level of covered? | <p>The limit of indemnity (amount of cover) is £5,000,000 for any one incident.</p> |
| Who is covered? | <p>The NSEA should they be held liable for Third Party Property Damage or Bodily Injury occurring at:</p> <ul style="list-style-type: none"> • Events including their National Championships County Qualifiers and Plate Competitions • 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 members schools • Trainers of NSEA member schools <p>Course Builders and Judges whilst working at events on behalf of the NSEA</p> |
| Who is not covered? | <p>The Public Liability policy does not cover liability of:</p> <ul style="list-style-type: none"> • Event organisers for the liabilities unless the event is one of the specified events included within the insurance policy • School squads, Member, Squad Trainers whilst not attending NSEA event • Course Builders and Judges while not working at an NSEA event <ul style="list-style-type: none"> • If the insured person has more appropriate insurance policy in place, this policy will be excess to that insurance and will not contribute to any settlement |
| Is there an excess? | <ul style="list-style-type: none"> • This 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 a Judge or Course Builder working on their behalf have been held liable |
| Where can Organisers get Public Liability Insurance? | <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. |