

**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.

<b>What is the scope of cover?</b>	<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"> <li>• Claims made by Third Parties</li> <li>• Claims made by one member of the NSEA against another</li> </ul> <p><b>A settlement will only be made if the insured concludes that liability attaches to the insured.</b></p>
<b>What is the level of covered?</b>	The limit of indemnity (amount of cover) is £5,000,000 for any one incident.
<b>Who is covered?</b>	<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"> <li>• Events including their National Championships County Qualifiers and Plate Competitions</li> <li>• Affiliated Competitions</li> </ul> <p>The policy also covers the following parties whilst attending/competing at an NSEA event:</p> <ul style="list-style-type: none"> <li>• School squads affiliated to the NSEA</li> <li>• NSEA members and/or their representatives if required by Law</li> <li>• NSEA members schools</li> <li>• Trainers of NSEA member schools</li> </ul> <p>Course Builders and Judges whilst working at events on behalf of the NSEA</p>
<b>Who is not covered?</b>	<p>The Public Liability policy <b>does not</b> cover liability of:</p> <ul style="list-style-type: none"> <li>• Event organisers for the liabilities unless the event is one of the specified events included within the insurance policy</li> <li>• School squads, Member, Squad Trainers whilst not attending NSEA event</li> <li>• Course Builders and Judges while not working at an NSEA event</li> </ul> <ul style="list-style-type: none"> <li>• 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</li> </ul>
<b>Is there an excess?</b>	<ul style="list-style-type: none"> <li>• This is a £500 Third Party Property damage excess</li> <li>• There is no excess for bodily injury claims</li> </ul>
<b>Who is responsible for the excess?</b>	<ul style="list-style-type: none"> <li>• The member and/or Team held liable are responsible for paying the excess if liability is admitted.</li> <li>• The NSEA are only responsible for the excess when a Judge or Course Builder working on their behalf have been held liable</li> </ul>
<b>Where can Organisers get Public Liability Insurance?</b>	<p>Alternatively</p> <ul style="list-style-type: none"> <li>• You can buy an additional show policy directly from KBIS Ltd. Call 01635 247474 and press option 4 for the Liability Team.</li> </ul>