

Equine Liability Proposal

Instructions to the proposer

- Before completing this Proposal Form please read the "Important Notices" on Page 7 and 8.
- The Declaration Section on Page 9 of this Proposal Form must be signed for this form to be complete.
- All questions must be answered in FULL. If there is insufficient space to complete your answer then please attach a separate, signed and dated sheet identifying the club name and the question concerned.

Insured details

Proposer details

Insured named

Trading name

Situation/s

ABN

Period of insurance From To

Underwriting Information

Nature of business/description of operation/event of all activities/disciplines conducted:

Insured operates as Corporation, Partnership, Joint Venture, Sole Trader, Other (explain):

Public and Products Liability

Limit of Liability required \$10,000,000 \$20,000,000

Deductibles \$500 \$1,500 \$2,500 \$5,000

Claims History

Have any claims been made against you or are you aware of any circumstances in this business or any other business which may give rise to a claim in respect of your legal liability for injury or damage in the past 5 years?

Yes No

If yes, please provide details:

Please attach confirmation from your previous insurer of your previous claims history

Date of Loss/Injury/Circumstance	Details of Loss/Injury/Circumstance	Insurer	Amount Paid/Outstanding

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Please state number of years experience for:

Instructing: Operating this type of business:

Please advise turnover for:

Last 12 months: \$ Next 12 months: \$

Please advise number of staff employed

Full time Part Time Min Age

Please advise number of volunteers: Minimum Age:

Are you currently, or have you previously been insured for this type of business? Yes No

If yes, please provide details:

Insurer	Limit of Liability	Expiry Date	Premium Paid
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Has this type of insurance ever been cancelled, declined, non-renewed? Yes No

If yes, please explain:

Do you have risk management procedures to the industry standard? Yes No

If yes, **please provide a copy** and answer (a) to (g) below.

- (a) Do they encompass all your business activities? Yes No
- (b) Do they include first aid/emergency procedures? Yes No
- (c) Do they include property maintenance procedures? Yes No
- (d) Do they include all rules and guidelines applicable to the property? Yes No
- (e) Do they include car parking areas? Yes No
- (f) Do they include all forms and agreements used? Yes No
- (g) Do they include incident reporting procedures? Yes No
- (h) Do they include Occupational Health & Safety procedures? Yes No
- (i) Do they include fire evacuation procedures and action plans? Yes No
- (j) Do you have a Child Protection Policy in place? Yes No

Please advise any qualifications and/or accreditation you have obtained and with which organisation in relation to the business:

Are you a member of an equestrian association / organisation?

Yes No

If so, whom:

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Please advise the number of horses:

You own: General Stock

Breeding Stock

That you are responsible for: General Stock

Breeding Stock

What is the maximum value of all horses in your physical or legal control at any one time:

Do you operate 12 months of the year? Yes No

If no please provide details:

Do you hire out any of your facilities to third parties : Yes No

If yes, please provide details

Turnover in respect of hire:

Is there signage on the property warning people of the dangers associated with horses/horse riding? Yes No

Are visitors permitted to ride on premises without instruction and/or guidance Yes No

Tuition

(If you provide tuition please complete the following questions)

Please advise the average number of lessons you provide per week:

What is the average number of students per lesson:

What is the minimum age of students you provide tuition to?:

Do you provide tuition to beginners? Yes No

Are enquiries made about student's previous riding experience? Yes No

Do you ensure helmets and suitable footwear is worn by all students? Yes No

Do you conduct lessons on your own school horses? Yes No

Do students provide their own riding equipment? Yes No

Do you use waivers (If yes, please attach of copy) Yes No

What type of tuition is provided?:

Is all tuition conducted in an enclosed arena? Yes No

If lessons are not conducted on your premises, do you assess the area for suitability? Yes No

Trail Riding

Do you provide trail rides as part of a lesson Yes No

If yes, please answer (a) to (f) below.
(a) Does it form part of your normal lesson plan Yes No

(b) How frequently are they provided

(c) Are they provided to beginners Yes No

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- (d) Are they conducted on your own property Public roads National parks/trails Other (please specify)

- (e) Number of students per group

- (f) Average duration of ride

- (g) Are gear safety checks conducted prior to mounting

Yes No

- (h) What is your staff to rider ratio

Clinics or Camps

Do you operate clinics and/or camps
If yes, please answer (a) to (f) below.

Yes No

- (a) Average number per month

- (b) Average number of lessons per day

- (c) Average number of riders per lesson

- (d) Average duration (i.e 1 day, 1 week)

- (e) Type of tuition provided

- (f) What other activities provided during clinic/camp, if any:

Led Pony Rides

(If you provide led pony rides please complete the following questions)

- (a) Do you provide pony rides as: Riding Tuition Trail Rides Pony Parties (strike out that not applicable)

- (b) Average number of parties/events per month

- (c) Average number of rides per party/event

- (d) How many horses/ponies do you use at any one time

- (e) Minimum age of participants:

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Agistment Centres

(If you provide agistment and/or spelling to third parties please complete the following questions)

(a) What is the maximum number of horses you can agist?

(b) What is the average number of horses you agist?

(c) Do you have agistment agreements completed

Yes No

(d) Please advise split between:

Paddock

 %

Stabled

 %

(e) Do you provide full board including all services

Yes No

(f) Do you provide designated riding areas, if yes please provide details:

Carriage Rides

(If you provide carriage rides please complete the following questions)

(a) How many rides do you provide per week

(b) What is the average number of persons per ride?

(c) Where do you provide rides? (i.e. Ag shows, public roads, etc)

(d) For what purpose do you provide carriage rides, (i.e. weddings, funerals, tourism etc)

Horse Trainer / Breaker

(If you are a horse trainer/breaker, please complete the following questions)

(a) Do you train / break horses for

own use other people

(b) How many horses do you work on per month

(c) If more than one section completed, what is your estimated turnover for training/breaking only

 \$

(d) What experience/qualifications do you have in this field

(e) Do you specialise in a particular breed or discipline

Do you train/break racehorses

Yes No

If yes, is cover required

Yes No

If yes, please advise % of work

Maximum number at any one time

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Type of training provided

Farriers / Dentists / Chiropractors / Massage Therapists

(This section is only applicable to qualified practitioners - circle cover required and complete following questions)

(a) Do you treat horses for

own use other people

(b) How many horses do you work on per week

(c) Breed and/or discipline of horses you work on

(d) Do you obtain history of ailments prior to commencing any work

Yes No

(e) Do you ensure horses are relaxed / warm up soft tissue/muscles prior to work

Yes No

(f) Please provide details of sanitary procedures you undertake to prevent spread of any diseases etc

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Important notices

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your One Underwriting Client Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Utmost good faith

Every insurance contract is subject to the doctrine of utmost good faith which requires that parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or continuation of cover provided by the Insurer.

Not a renewable contract

Cover under this policy will terminate at expiry of the Period of Insurance specified in your policy document. If you wish to effect similar insurance for a subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of the current policy so that terms of insurance and quotation/s can then be developed for your consideration.

Change of risk or circumstances

It is vital that you should advise us of any departure from your "normal" form of business (ie that which has already been conveyed to the Insurer). For example, acquisitions, changes in location or new overseas activities.

Waiver of rights

If you have entered into an agreement with another party, which prevents your Insurer from taking recovery action for compensation from that party it may affect Your rights to cover under this Policy. Should you now be a party to such an agreement or be requested to enter such an agreement in the future, please advise Your Broker in writing so we may notify the Insurer.

Excess

The policy provides that You will be required to bear a specified amount of all claims and this is for each and every claim made against you including defence costs. We will let you know when the excess is payable.

Your legal liability

The financial risk of court awards through litigation is ever increasing and we recommend that you select a Limit of Liability that takes into account the future cost of claims including legal fees and costs of defence. Even higher limits are available than your current limit if required. Defence costs are included within the limit of liability.

Your premium calculation

The key factors that affect your premium are reflected in the questions asked in this document and the information sought at the time of taking out your Insurance. Sensitive information we rely on you to have obtained their consent on these matters.

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General Insurance Code of Practice

One Underwriting is bound by the General Insurance Code of Practice and have processes are in place to adhere to the requirements of the Code. Refer to www.codeofpractice.com.au for details of the code

Complaint and dispute resolution

Any enquiry or complaint relating to your Lloyds policy or a claim should be address to your Client Relationship Manager or via an email sent to One Underwriting Pty Ltd's mailbox – oneunderwriting@oneunderwriting.com.au in the first instance.

If your complaint is not satisfactorily and promptly resolved, please contact One Underwriting Pty Ltd's National Complaints Manager Telephone No. 02 9253 8081 who will attempt to resolve it in accordance with our Complaints and Disputes Handling Policy. You may obtain a copy of this policy from the National Complaints Manager or from our website: www.oneunderwriting.com.au

If after 10 days you are still not satisfied with the outcome determined, you should contact Lloyd's Underwriters' General Representative in Australia, Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000 Telephone No. (02) 9223 1433 Facsimile Number: (02) 9223 1466.

Alternatively, if your concern is with the Insurer, you may contact the General Insurance Division of the Financial Ombudsman Service on 1300 780 808.

Privacy statement

One Underwriting Pty Ltd is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer our various insurance services we are involved in as set out in the One Underwriting Privacy Notice. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the One Underwriting Privacy Notice. Further information about our privacy practices can be located in the One Underwriting Privacy Policy, a copy of which can also be sent to you on request by your One Underwriting representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your One Underwriting representative or our Privacy Officer through the means set out in the One Underwriting Privacy Notice.

If you are disclosing personal or sensitive information about any other person to One Underwriting, you confirm that you have obtained the consent of that person to disclose to One Underwriting their personal or sensitive information and you have made them aware that One Underwriting will or may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If you have not obtained consent from this other person to disclose their personal or sensitive information to One Underwriting, you will inform us before providing the relevant information to us. By submitting this Licensed Club Proposal form, you acknowledge that you have read the One Underwriting Privacy Notice and agree that we can handle any personal information you have provided to us in the manner set out above.

Unless you tick here, we or any of our group of companies may be in touch by any means (including email or SMS) at any time to let you know about goods, services or promotions that may be of interest to you.

One Underwriting are committed to protecting your privacy. For more information about One Underwriting's privacy policy, please refer to our website: oneunderwriting.com.au

Declaration

I/We declare that we have made all necessary enquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed. I/We agree that should any of the information given by us alter between the date of this proposal and the commencement of the insurance to which this proposal relates, we will give immediate notice thereof to the insurer. I/We acknowledge receipt of the "Important Notices" contained in this proposal and that we have read and understood the content of that notice.

By submitting this application, you acknowledge that you have read the Privacy Notice and agree that we can handle any personal information you have provided to us in the manner set out above

- Unless you tick here, we or any of our group of companies may be in touch by any means (including email or SMS) at any time to let you know about goods, services or promotions that may be of interest to you.
- Unless you tick here, you further agree to receipt of your insurance correspondence and/or documentation electronically (including email or SMS)

IT IS UNDERSTOOD AND AGREED THAT NO INSURANCE IS IN EFFECT UNTIL THIS APPLICATION IS ACCEPTED BY THE COMPANY IN WRITING.

Signature

Date

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