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**REMOTE COACHING**

There are no specific government guidelines at present in relation to riding your horse. Our strong advice is that it is not appropriate to put unnecessary pressure on the emergency services now or for the foreseeable future. It is incumbent on all of us to make an individual decision as to whether riding is necessary at all, at this time.

Decisions can only be taken based on individual circumstances, but our choices should always be mindful of the potential impact for ourselves and others.

If your client chooses to keep riding and asks you to coach them remotely, SEIB has provided the BHS with the following statement regarding the validity of your insurance:

*The Accredited Professional Coach (APC) must act within government guidelines, and riders must consider whether lessons are essential, should tighter restrictions be put in place we would need to reassess the situation once more.*

*Cover is extended to allow the use of remote instruction via video technology, and the following conditions apply:*

* *A first aider must be on site when the lesson is taking place, the coach should be informed as to the contact details of this person prior to starting the lesson.*
* *Subject to a minimum of three lessons previously having been undertaken with the same rider/horse/coach combination, face to face.*
* *Where fixed video facilities are not in place at the arena, a third party aged 18 or over should video the lesson.*
* *No lessons to be undertaken where the pupil is under the age of 18.*

*No jumping to be undertaken during a lesson and this includes cross country and arena jumping.*

## PAYMENT HOLIDAY

We are committed to supporting our whole BHS Team and we have received many requests from our Accredited Professional Coaches for additional support during this time. We appreciate that for some of you the timing of the receipt of government grants may be too long to wait. Loss of your income and the impact on your cashflow have been key considerations in our decision to offer you a payment holiday for your APC fees, should you wish to take it.

Many of you will be aware that the Accredited Professional Coach payment plan already includes a number of benefits, for example the cost of insurance being spread monthly for coaches whilst having been prepaid in a lump sum by the BHS.

Therefore, we will offer a four-month payment holiday for those who wish to take it.

This is an opportunity to defer your APC payments for a four-month period and spread the balance of those costs over the remaining months of your existing contract plus an additional twelve months.

During the payment holiday you will continue to receive all the APC benefits including insurance, access to advice and support, Facebook group and Challenge Awards.

The payment holiday will start in May with no payments being taken for May, June July and August. Our plan is that payments will then resume in September.

The payment holiday is available to all coaches including those who are due to renew within the next four months and pay by direct debit as well as those who are due to make an annual payment in the next four months.

We also appreciate that many coaches may wish to continue with their current payment schedule and not take advantage of the payment holiday. This would be a great support to the Society as it would enable us to focus our support on those coaches most in need.

Whilst we are operating with a reduced team during this time it may take a little longer to reply to your email but please be assured that we will process all requests for the payment holiday as quickly as we can and commit to putting the payment holiday in place for all requests received by 20 April which have been sent to [APCpayments@bhs.org.uk](mailto:APCpayments@bhs.org.uk).

**APC Insurance**

APCs have been reminded of the comprehensive nature of APC insurance policy which insures all our APCs (who take the insurance option) with insurance for:

1. Coaching
2. Care, custody and control
3. Grooms

We had many questions around are we insured to coach at HOME? (we are talking about in normal times and not under current government restrictions)

Many would have seen my answer as YES - and I just want to clarify and confirm this statement.

1. You must not coach clients riding on your own horses (this needs a riding school license and is not covered by APC insurance).
2. You are not covered for land owner public liability insurance. That's means that if your property is not well maintained and an injury to horse or client is caused due to land negligence rather than as a result of the coaching session that you may not be covered.

Wording from SEIB:

*The policy provides public liability cover for freelance teaching, which allows you to effectively instruct anywhere. However if you also own the land/venue which you are teaching at we would recommend that you purchase addition public liability as the land/venue owner, as the APC policy would not cover you for a claim which relates to the land such as a horse falling down a hole or cutting itself on badly maintained fencing. These claims would be directed to the land owner as opposed to the instructor, although at time this may be the same individual (and thus the appropriate policy), and as such they are required to have the appropriate cover in force.*

I hope this helps clarify the situations, this may already to be covered on your house/business insurance if you have business use.

**PUBLIC LIABILITY INSURANCE FOR BHS GOLD MEMBERS**

Gold members of the BHS receive public liability insurance up to £30 million and personal accident cover up to £10,000 – full details are available online at [www.bhs.org.uk/membership](http://www.bhs.org.uk/membership)

The public liability insurance is still valid doing this time with Covid-19.

**BHS Approved Centres:**

All BHS Approved Centres are eligible for attractive discounts through South Essex Insurance Brokers Limited. You can contact them for more details on 01708 850000