



horsescotland coaches insurance in association with Howden

The **horsescotland** coaches insurance scheme is a comprehensive liability and personal accident insurance package at a competitive price and is available to all coaches on the **horsescotland** register of instructors.

The cover includes:

Third party liability insurance

- Includes all equestrian coaching activities
- Includes grooming activities
- Includes care, custody and control for horses up to £100,000
- Includes care, custody and control for saddlery and tack up to £5,000
- Limit of £10 million any one incident

Personal Accident Insurance

- Cover for death and permanent disablement up to £25,000
- Temporary total disablement benefits up to £250 per week
- Dental expenses as a result of accidents up to £750
- Covers loss as a result of accident arising out of any cause not just those involving horses*

The annual cost of the insurance package is **£256.82** for members of **horsescotland** or **£270.37** for non members.

*certain exclusions apply, please see product summary for more details

Why do I need Public Liability insurance for coaching?

Public liability insurance is essential for any business, and your commercial coaching activities are no different. If you were held liable for damage to property or an injury to a third party, damages and legal costs can be extremely costly and could run into hundreds of thousands, or even millions of pounds.

What is Public Liability cover?

Public liability insurance protects you if you are held liable for any injury to a third party, such as the person you are coaching, as a result of your negligence. It also covers damage to property as a result of negligence. Accidents happen but if an injured party feels that your actions caused their injury or caused damage to their property, they could make a legal claim against you. Insurers will pay the legal costs to defend you or will pay damages if they believe that you are legally responsible for the accident.

What doesn't Public Liability insurance cover?

Third party liability insurance protects your legal liabilities to third parties. It does not cover damage to your own property or property in your care custody and control (with the exception of horses in your care). It does not cover injury to you or injury to any family member or employee. Please refer to the product document for a summary of the cover and important exclusions.

What is Care, Custody and Control cover?

A common exclusion in any public liability policy is damage to property in your care. However there are numerous times when a customer's valuable horse could be deemed to be in the coach's care, such as whilst riding or schooling their horse. Care, Custody and Control covers you if you are held liable for injury or death to a horse in your care that does not belong to you. The **horsescotland** policy also provides up to £5,000 for saddlery and tack in your care, custody and control.

Why do I need personal accident insurance?

Most coaches are self-employed and if you had an injury that left you unable to work for more than a few weeks, you could be left significantly out of pocket. Personal Accident insurance pays a lump sum in the event of a serious injury which left you unable to work and provides a benefit to your next of kin in the event of your death. The policy also provides a weekly benefit in the event that you are temporarily unable to work due to an accident. Unlike many equestrian personal accident policies, the **horsescotland** policy responds in the event of any accident and not just an accident due to an equestrian related incident, afterall, whether or not you can work is not dependant on how your injury occurred!

For further details regarding the insurance cover on the **horsescotland** coaches insurance scheme contact Howden:

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To join the coaches scheme, contact **horsescotland**:

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