

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) (and as amended), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs any relevant employee of the class or description to which such certificate relates. These requirements will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

Policy Number: PONYDA1/1001/A

1. Name of Policyholder: Pony Dayz Ltd

Including all subsidiary companies except those specifically excluded below.

Excluded subsidiary companies:

2. Date of commencement of Insurance: 18th May 2021

3. Date of Expiry of Insurance: 17th May 2022

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million**(c)**.

Signed on behalf of Accelerant Insurance Limited (Authorised Insurer)



Frank O'Neill
Chief Underwriting Officer

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4 (6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Underwritten by:

Accelerant Insurance Limited

Registered with No. C 92407 at Soho, The Strand, Office 2, Fawwara Building, Triq I-Imnsida, Gzira GZR 1401 Malta
Accelerant Insurance Limited is authorised under the Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on general business and is regulated by the Malta Financial Services Authority



POLICY SCHEDULE

COMBINED LIABILITY

- Shearwater Insurance Services Limited
- Pony Dayz Ltd

POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

Identity of Insurers: Accelerant Insurance Limited

Making a Claim

In the event of making a claim, or any circumstance that may give rise to a claim, you must immediately notify the following:

Email: boltonccs@questgates.co.uk

Phone: 01204 869 808

Out of Hours: 0121 411 0535

Who will handle the claim on behalf of the underwriters

The Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with:

Proposal Form / Declaration

Policy Wording

Policy Document: Combined Liability Version 1

Broker Shearwater Insurance Services Limited

Insured: Pony Dayz Ltd

Risk Address: Woodcutts Farm, Woodcutts Lane
Gaunts Common
Wimborne, Dorset

Postcode: BH21 4JJ

Policy Number: PONYDA1/1001/A

Period of Insurance **From:** 18th May 2021
To: 17th May 2022
(Both Dates Inclusive)


Renewal Date: 18th May 2022

Business: Riding School
Please note all cover for Riding School activities is subject to a valid riding establishments licence.

Proposal Dated: 18th May 2021

Sections	Section Insured
Employers Liability	Operative
Public Liability	Operative
Products Liability	Operative

Employers Liability Premium	£	650.00
Insurance Premium Tax at 12%	£	78.00
Public Liability Premium	£	2,323.75
Insurance Premium Tax at 12%	£	278.85
Total	£	3,330.60

Authorised on behalf of insurers	Kirsty Law
Dated	19 May 2021 

Issued By: Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Hertfordshire, EN8 7AF.
Shearwater Insurance act as an agent for Avid Insurance Services Limited in performing its duties as a cover holder. In the event of any enquiry, please contact Shearwater Insurance on 01992 707 316.

LIABILITY SECTION

Subsection	Limit of Indemnity
Employers Liability	£10,000,000
Public Liability	£10,000,000
Products Liability	£10,000,000
Care, Custody & Control per horse/ £100,000 in the policy period	Not Included
Where "Not Operative" is inserted above the Subsection is inoperative and we will not be under any liability therefore	

Employers Liability – Number of Employees	
Number of Full Time	3
Number of Part Time	5
Number of Casual helpers/Work Experience / Volunteers	6

Public & Products Liability – Covers Included	
Total Number of Horses:	Up to 28 horses
Number of Tuition horse used at any one time:	Up to 24 horses
Freelance Instruction cover:	Included
Number of External Shows:	Nil
Hire of Facilities:	Not Included
Other Animals:	Not Included
Tack Shop:	Not Included
On Site Café:	Not Included
Staff/Guest Accommodation:	Not Included
Pony/Riding Club:	Not Included

Minimum & Deposit Premium	
Employers' Liability	100% Subsection Premium
Public Liability	100% Subsection Premium
Products Liability	100% Subsection Premium

Applicable Excess		
Public & Products Liability	£500.00	Third Party Property Damage Excess

LIABILITY SECTION - ENDORSEMENTS

CANCELLATION BASIS

This policy is on a Minimum & Deposit premium. There is no right of cancellation on this policy and it is non refundable

Clause 4 – Abuse exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Section B directly or indirectly resulting from or in consequence of abuse of any nature whether direct or indirect.

Clause 6 – Bodily treatment exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B & C directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

Clause 9 – Contact Sport participation exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections A & B directly or indirectly resulting from or in consequence of any bodily injury of any person playing in, training in, or practising any contact sport.

Clause 17 – Libel and Slander exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections B & C directly or indirectly resulting from or in consequence of:

Libel, slander or defamation

Slander of title of goods or other injurious falsehood

Wrongful misrepresentation

Clause 26 – Care, Custody & Control Liability Extension

Notwithstanding anything contained in Exclusion 12.5 of Section B to the contrary Section B of this Insurance extends to indemnify the Insured in respect of liability, as therein defined, for injury, illness or disease (fatal or non-fatal) to horses or ponies in the care, custody or control of the Insured or any Employee of the Insured. The liability of the Underwriters under this extension for all damages payable by the Insured in respect of all claims made against the Insured during the Period of Insurance set forth in the Schedule shall not exceed £100,000.-

Provided that the Underwriters shall not be liable for:-

- (a) intentional slaughter except where the Underwriters have agreed to the destruction or where a Veterinary Surgeon has certified that destruction is imperative for humane reasons provided that the Underwriters shall have the right to a post mortem examination carried out by a Veterinary Surgeon.
- (b) injury, illness or disease directly or indirectly caused by or arising from any malicious or wilful act of the Insured or any Employee of the Insured.
- (c) any consequential loss other than veterinary bills or the increased cost of keeping an injured or sick animal for a period not exceeding 12 months providing that the cost of all veterinary bills and the increased cost of keeping the animal shall not exceed any amount specified in the Schedule as the Limit of Indemnity for any one horse/pony
- (d) injury to any mare occurring whilst said mare is:-

- (i) being covered by a stallion.
 - (ii) in the vicinity of a stallion for the specific purpose of covering whether or not covering actually takes place.
 - (iii) at stud and injury is directly attributable to the mare being in foal.
- (e) injury, illness or disease directly or indirectly arising out of the administration of any medicant or treatment by the Insured or any Employee of the Insured unless under the direction of a qualified Veterinary Surgeon.
- (f) injury, illness or disease to any horse or pony owned by the Insured or any member of the Insured's family or any Employee of the Insured or any member of the Employee's family.

Subject otherwise to the terms, Exclusions, Conditions and Endorsements of this Insurance