

LICENSING GUIDANCE (COMPLETE GUIDANCE)

What is Licensing?

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Local Authorities in England, Scotland and Wales are responsible for issuing licences to businesses that hire out horses. In Northern Ireland, licenses are issued by the Divisional Veterinary Office.

Licenses are granted through a process of application (by the operator of the business) and inspection (by a suitably qualified inspector). Licensing is intended to confirm that the operator of the business has the competence, processes and facilities necessary to assure the welfare of the horses that are used by the business.

Local Authorities are responsible also for enforcing other regulations (for example: health, fire, environmental and food safety, consumer protection and planning). Thus, although licensing is primarily about animal welfare, Local Authorities are legally permitted to add further conditions and standards to the License which, when inspected, demonstrate compliance across this wider suite of regulation.

The information provided on this page, and subsequent pages, is offered as advice and not authoritative guidance. You must ensure that you are familiar with relevant national legislation and regulation, and we recommend that you review any specific guidance provided by your Local Authority (normally on their website).

What are the Legislation and Regulations?



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Riding Establishments in England, Scotland and Wales are required by law to be licensed by local authorities under the Riding Establishments Acts 1964 and 1970. These laws have been supplemented by:

- **England:** the Licensing of Activities Involving Animals (England) Regulations 2018.
- **Scotland:** the Animal Health and Welfare (Scotland) Act 2006.

Riding Establishments in **Northern Ireland** are licensed under Welfare of Animals Act (Northern Ireland) 2011, Welfare of Animals Act (Northern Ireland) 1972 and Riding Establishments Regulations (Northern Ireland) 1980.

Statutory Guidance (which sets out minimum criteria for licensing) and Codes of Practice (which provide a practical guide for owners and keepers of horses) have been issued in England and Scotland:

- **England:**
 - Procedural guidance notes for local authorities - October 2018 
 - Guidance notes for conditions for hiring out horses - November 2018 

- Code of Practice for the Welfare of Horses, Ponies, Donkeys and Their Hybrids 
- **Scotland:** Code of Practice for the Welfare of Equidae 

While the Legislation, Regulations and Codes of Practice do differ across the nations of the United Kingdom, their intent is the same - to assure the welfare of horses that are hired out by businesses.

Do I need a License?

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You require a license if you are business that hires out horses for riding and/or instruction in riding.

You are a business if your activities are intended to make a profit, earn commission or result in fees. You are not a business if:

- You occasionally lend a horse, even if a small fee is charged, where there is no profit or intent to make a profit.
- Your income from trading is less than £1000.
- Your activities are solely for military/police purposes or for instructing veterinary students as a part of a university course.

The term 'horse' is an inclusive term that covers wide variety of equine descriptive names, including mare, gelding, pony, foal, colt, filly, stallion, donkey, ass, mule, jennet and hinny.

Riding and/or instruction in riding encompasses a wide sweep of ridden activities, including (but not limited to) instruction, hacking, hunting, trail riding, orienteering, trekking, playing polo and beach riding.

Your Local Authority is responsible for determining whether you fall within the regulations and require a license. If you are not sure whether you need a license, you should contact your Local Authority licensing team for advice.

How do I apply for a License?

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You must apply for a License through your Local Authority using the process described on their Website. To do so, you will need to complete their Application Form which you will either fill in and submit on-line, or download for submission by post or email.

You must apply and be granted a license before commencing licensable activities. If you already have a license, you should apply for re-licensing before your existing license terminates and allowing sufficient time (~3 months) for your Local Authority to complete the re-licensing process.

The information required by Local Authorities at application does vary but typically will include:

- Details about the Applicant.
- Details about the Applicant's business.
- Information about the Riding Establishment to be licensed.
- Information on stabling, grazing and other associated facilities.
- Details of the horses that will be hired for riding and/or instruction.

- Information on who will manage the Riding Establishment and on what basis they are competent to do so.
- Details of the veterinary surgeon used by the Riding Establishment.
- Details of the Public Liability Insurance held.
- Details of any disqualifications or convictions associated with animal welfare.

Before applying for a license, you should ensure that you have the required planning permission to use the premises as a riding establishment, to erect new stables or other buildings on the site, and/or have obtained Permission for Change of Use.

How much will the License cost? +

The Regulations allow Local Authorities to charge fees for licensing (including application, inspection and enforcement) but that these fees should be 'reasonable'.

The structure of fees and the amounts payable varies by Local Authority. Some Local Authorities require the full fee to be paid on application, while others charge a smaller fee on application and make a further charge for the issue of the license. Additional charges are normally levied for re-inspection and for varying the license (for example, the addition or removal of named horses from the license). Veterinary fees are normally an additional charge and are invoiced separately.

The specific fees that you will need to pay will be detailed on your Local Authority Website.

What does an inspection for licensing involve? +

Once you have applied for a license and paid any associated fees, where these are required, you will be provided with an inspection date by your Local Authority.

The inspection will be carried out by a suitably qualified inspector appointed by the Local Authority, accompanied by a listed veterinarian, or a listed veterinarian who has been appointed as an inspector by the Local Authority.

The inspection will comprise:

- A review of documents and records that demonstrate that you have, are and will comply with relevant legislation and regulations.
- An inspection of the horses, tack, premises and facilities to confirm adequacy of care and suitability for use.

Some Local Authorities are willing to conduct pre-inspection advisory visits. Where this is offered, the service will be identified on their Website. Where it is not explicitly offered, you can call your Local Authority licensing team to determine whether pre-licensing support is available.

The ABRS offer an [Advisory Service](#). We can provide practical advice and guidance to members and support them through the licensing process.

What documents and records do I need to present? +

To satisfy the licensing requirements, you will need to have written policies, procedures and plans that describe how you run your business on a day-to-day basis. These will need to be

supplemented by specific records that provide objective evidence of activities performed, events occurred and/or results achieved.

- **Policies** provide guidelines and principles that describe how you wish for decisions to be made within your business:
- **Procedures** describe how you run your business on a day-to-day basis. They allow someone who is new to your business to know how things are done
- **Plans** set out specific actions that are intended to achieve a specific aim
- **Records** are documents (in paper or digital form) that provide objective evidence of activities performed, events occurred, results achieved or statements made

You are required to retain and present records for the last three years (and in some specific cases for 5 years). Where you are unable to do so (for example, where your business is new), this will not prevent you gaining a licence but may impact on the length of licence granted.

Your Local Authority may ask that some documents and records be submitted with your Application. This will be detailed on their Website or Application Form. Their Inspector will review documents and records during the inspection.

The documents and records required can be grouped into four areas: Safety, Staff, Horse Care and Client. Follow the link below for more information on each area:



How long does a licence last?

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If you are located in Scotland, Wales and Northern Ireland, your Licence must be renewable annually.

If you are located in England, your business will be assigned a business risk rating (low or higher risk) and a star rating (between 1 and 5 stars). Depending on your risk rating and star rating, your licence your licence will be valid for 1, 2 or 3 years:

Risk Matrix		Welfare standards		
		Minor failings	Minimum standards	Higher standards
Business Risk	Low Risk	1 star 1 year licence	3 star 2 year licence	5 star 3 year licence
	Higher Risk	1 star 1 year licence	2 star 1 year licence	4 star 2 year licence

How is my business risk determined?

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Business Risk is an assessment of the likelihood that compliance will be maintained satisfactorily into the future. New businesses that do not have three years of compliance history with a local authority will automatically be considered high risk as they have no operational history.


Risk scoring table	Low (score 1 points)	High (score 2 points)
Compliance history		
Inspections	Documented evidence from formal inspections over the previous three years reveal consistent and high levels of compliance in terms of welfare standards and risk management	Formal inspections over the previous three years reveal some degree of non-compliance that has required the intervention of the inspector for the business to ultimately recognise and address these. More serious breaches would attract other enforcement action: suspension, revocation, prosecution.
Follow up action	No evidence of follow-up action by local authority in the last year apart from providing the licence holder with a copy of the inspection report, or sending them a letter identifying some minor, administrative areas for improvement (for example minor record keeping issues)	Follow up action by the local authority, such as sending them letters, triggered by low level non-compliance that is not addressed, or the business does not recognise the significance of the need to address the non-compliance.
Re-inspection	No re-inspection necessary (apart from standard unannounced inspection) before next planned licence inspection / renewal	Re-inspection necessary to ensure compliance.
Complaint history		
Complaints to the Local Authority	No complaints received direct to the LA that are justified in relation to welfare standards or procedural issues during the previous three years	Low level substantiated complaints identifying concerns over the business / licence holder have been received within the previous three years.
Complaints to the business	Licence holder records and documents any feedback received directly, in order to demonstrate compliance and willingness to address issues, and can provide evidence of this	Licence holder does not record feedback received directly or show willingness to address any issues identified.
Appreciation of:		
Welfare standards - enrichment	Sound understanding by the licence holder of relevant environmental enrichment applicable to the activity (guided by expert advice), with demonstrated implementation	Little environmental enrichment present, inconsistently used and its importance not understood or really valued.
Hazards/risks	Licence holder clearly understands their role and responsibilities under the legislation. Hazards to both staff and animals clearly understood, properly controlled and reviewed with supporting	Licence holder not fully engaged with their role/responsibilities, lacks time to fulfil role, no system for review and reassessment of hazards to both animals and staff.

Risk scoring table	Low (score 1 points)	High (score 2 points)
	evidence where applicable.	
Hazards/risks maintenance	- A suitably planned maintenance, repair and replacement program for infrastructure and equipment is in place.	No planned maintenance program. Building, installations and equipment allowed to deteriorate before action is implemented.
Hazards/risks knowledge and experience	- Staff have specialist and appropriate knowledge of the taxa / species that are kept. There is sufficient staff, time and resource for daily, adequate routine monitoring, evidenced through records and staff rotas.	Key staff lack experience / knowledge of the species. Staff appear overburdened and / or unsupported by management, corners being cut.
Hazards/risks - dealing with issues	- Clear defined roles / responsibilities of staff, with clear processes for reporting and addressing any identified issues.	Lack of any process, or ownership and responsibility within the business to identify and deal with issues.
Welfare management procedures		
Written procedures	Written procedures / policies clearly documented, implemented and reviewed appropriately.	Limited written procedures / policies. No overall strategic control or direction.
Supervision of Staff	Appropriate supervision of staff evident where applicable.	Inadequate supervision of staff evident on inspecting or from the training records.
Record keeping	All required records maintained and made available.	Poor standard of record keeping, records out of date or appear to be being manufactured - relevance of records not appreciated.
Training	Planned training programme for staff to review and assess competency, with documented training records.	Little or no evidence of relevant training or system for review and reassessment.
A score of 17 or less = Low risk. A score of 18 or more = Higher risk.		

How is the level of welfare standard determined?

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The 'specific' and the 'general' welfare standards that you are required to meet are set out in the 'Guidance notes for conditions for hiring out horses - November 2018' .

You can use our self-assessment checklist  to check your compliance against the specific and general standards and to plan your remedial actions where you do not comply.

Minimum standards:

You must meet minimum standards set out in the guidance documents.

Minor failings:

A licence will be issued as the failings are normally only administrative. A licence is not issued or will be suspended or revoked where the welfare of animals may be compromised.

Higher standards:

There are two types of higher standard: 'required' and 'optional'. To apply the higher standards, businesses need to achieve all of the 'required' higher standards and 50 per cent of the 'optional' higher standards. Meeting the higher standards is optional but is the only way to gain a higher star rating. A business must meet the minimum standards before the higher standards can be considered.

To obtain a 4 or 5 Star rating, **all** of the criteria below must be met:

- There must be an option for a permanent individual turn out paddock/pen to allow horses their own area for grazing/turnout if required owing to ill-health or domination by other horses
- Horses must be inspected at least once during the out-of-hours period (e.g. 1800-0800)
- All horses must have a structured management and care programme to include their exercise needs with suitable alternatives for those unable to exercise, such as additional grooming, physiotherapy etc
- Each horse will have its own specific care plan detailing age and any health-related conditions
- Records must evidence individual monitoring and training plans for horses in connection with individual training needs to complement their use within a riding school. This must be accompanied by evidence of regular and effective checks with saddler for comfort and fit
- Initial assessments must be undertaken for new riders and details of assessment recorded
- Documented risk assessment must be available for all such equipment, for example horse clippers, horse walkers, yard blowers, arena levelling equipment and any additional therapy based machines or equipment
- Documented risk assessment must be available for activities, including PPE requirements that include the appropriateness of PPE relative to different tasks and situations.

3 of the 5 criteria below must also be met:

- Horses will not be in reach of each other to bite and there will be room to work around them. Horses will be in view of each other, unless kept singly for management reasons, such as isolation or stallion management purposes
- There must be a separate secure, clean and well-lit veterinary inspection area that enables safe access to allow inspection of a horse
- There must be a separate well-lit, lockable, purpose-built feed room with water available and additional storage for supplements
- A competent person must be on-site at all times
- Independent specialist nutritional advice must be sought as appropriate for individual horses and documented alongside the weekly body condition scoring. Records must evidence individual health plans and monitoring for horses in connection with dietary requirements. There must be legible and up-to-date feed chart on display that informs correct feeding amounts for individual horses.

What do I do if I am refused a License or are unhappy with the Conditions or Star Rating? +












You have the right to appeal if you are refused a license, are unhappy with any conditions imposed or think your star rating is wrong. You should check your Local Authority website to confirm when and how you lodge an appeal.










You may also be able to request for a re-visit where you have made the improvements to correct observations that arose during the inspection. If your Local Authority offers this service, they will normally charge an associated fee.

Safety Requirements for Licensing

Operators of businesses are required to comply with laws and regulations that are intended to protect the health, safety and wellbeing of staff, clients and the general public.

You will need to have policies, risk assessments, procedures and records that cover Health and Safety, Fire Prevention, First Aid and Accidents. These are described in the Table below





Document	Description	Resources/Notes
Health & Safety Policy	You must have a health and safety policy that sets out your commitment to managing health and safety effectively, describes what you want to achieve, defines who is responsible for specific actions and provides detail on what you are going to do	 Health And Safety In Horse Riding Establishments & Livery Yards  Writing a Health and Safety Policy
Health & Safety Risk Assessments	You must undertake a risk assessment of your activities, looking at what might cause harm to staff, clients and the public and considering whether you are taking reasonable steps to prevent that harm If you travel with horses, staff and clients to shows/beach rides etc, these must also be risk assessed	 Writing a Health and Safety Policy  H&S Policy Creator  H&S Policy Template  Risk Assessment Creator
Control of Substances Hazardous to Health Risk Assessment	You are required to control substances that are hazardous to health (such as: veterinary medicines, cleaning materials, battery acid, horse treatments such as hoof oil, fly repellent, pest control chemicals and micro-organisms. You must assess the risks, provide control measures, training and health monitoring and plan for emergencies.	 HSE: COSHH Basics  Health & Safety in Horse Riding Establishments & Livery Yards (Page 52 - Substances Harmful to Health)
Equine Risk Assessment	You should undertake an assessment of the risk that the horse that are on your license present to other horse, staff and clients	 Equine Risk Assessment Template
Fire Safety Risk Assessment	You must undertake a fire risk assessment that considers the risk of harm to both people and horses, and considering whether you are taking reasonable steps to prevent that harm	 Guidance on Fire Safety in the Workplace
Fire Emergency Plan	You must have a fire safety and evacuation plan that describes how people and horses will escape from fire and the training that you will provide to staff so they know how to use escape routes. You must consider the specific challenges associated with evacuating horses	 Fire Safety Risk Assessment: Animal Premises & Stables Fire Safety Log Books can be purchased online or downloaded from Fire Authority Websites
Fire Safety Log Book	You must have a fire safety log book, which should contain lists of all fire equipment and their locations, and	

Document	Description	Resources/Notes
	records inspections, false alarms, repairs, staff training and evacuation drills	
First Aid Needs Assessment	You must undertake a first aid needs assessment. This should consider the circumstances of your workplace, staff and the hazards and risks that may be present. The findings will help you decide what first-aid arrangements you need to put in place	 HSE: First aid Needs Assessment  HSE: First-Aid Needs Assessment Case Studies
First Aid Plan	You must have a First Aid Plan that identifies your arrangements for the provision of first-aid, including the location of equipment, facilities, training and personnel	 HSE: Guidance on First Aid Regulations  Health And Safety In Horse Riding Establishments & Livery Yards
Horse Handling & Riding Policy	You should have rules for the handling and riding of horses	 Staff Handbook Creator – Horse Handling and Riding Policy
Accident Reporting Procedure	You must have a procedure outlining how you will deal with an accident at your premises. This procedure should cover staff, clients and contractors and should include mandatory reporting	 Reporting Accidents & Incidents at Work
Accident Records	You are required by law to record and report details of specified work-related injuries and incidents in an Accident Book	You can purchase Accident Books online or from the HSE:  Accident Book
Notice Board	You should display signs prominently on a Notice Board. This includes: <ul style="list-style-type: none"> Action in the Event of a Fire Health & Safety Law 2009 Poster Emergency Contacts First Aiders & Nearest First Aid Box 	Posters can be procured on-line  Emergency Contacts Template
Plan of Premises	Plan of the areas to be used for licensable activity	 Guidance on Producing a Map of Your Premises
Safety Certificates	You should have safety certificates that are relevant to your premises; for example: Portable Appliance Testing (PAT) Record Gas Safety certificate Electrical Installation Certificates (EICs)	

Staff Requirements for Licensing

Operators of businesses are required to demonstrate that they not only employ staff legally (contracts, job descriptions, PAYE and insurance provisions), but they have also invested time in training staff so that they can maintain animal welfare standards and meet their health and safety obligations.

You will need to have policies, procedures and records that cover employment, qualifications and training.

Document	Description	Resources/Notes
Staff Handbook	Under the Employment Rights Act 1996, you must give employees a written policy for dealing with disciplinary and grievance issues	 Employing People  Staff Handbook Creator covering: Mandatory Policies: <ul style="list-style-type: none"> • Equal Opportunities Policy & Procedure • Anti-Bullying & Harassment Policy • Absence Management Procedure • Performance Improvement Policy • Disciplinary Policy & Procedure • Grievance Policy & Procedure • It Acceptable Use Policy (“Aup”) • Social Media Policy • Maternity Policy • Paternity Policy • Whistleblowing Policy Optional Policies: <ul style="list-style-type: none"> • Smoking Policy • Drug And Alcohol Policy • Vehicle Policy • Accommodation Policy
	To be able to demonstrated that you comply with statutory employment obligations that arise from non-statutory codes of practice, you should have appropriate associated policies and/or procedures	
Contracts for Employed Staff	Under the Employment Rights Act 1996, you must give employees a written statement of the main terms and conditions of their employment, which includes the employer’s rules and procedures for dealing with both disciplinary and grievance issues	 Staff Contract Creator
Staff Training Policy	You must provide training and instructions (induction & ongoing) to your employees to ensure that they are able to carry out their tasks safely and without risks to health and welfare (own, volunteers, clients, general public and horses) You must demonstrate that you are providing continuing equine professional development	 Appraisal and Staff Training Guidance and Templates
Annual Appraisal Records		
Staff Training Schedule		
Staff Training Records		




















Document	Description	Resources/Notes
Qualifications and Experience	You must demonstrate that you (and/or where you employ a manager) have the competence, through formal qualification and/or experience, to manage a riding establishment and the welfare of the associated horses	RCVS Riding Establishment Guidelines – Part 3: Qualifications and Suitability Applicant <input type="checkbox"/> England <input type="checkbox"/> Scotland and Wales
Staff Rosters & Attendance Records	You must demonstrate that activity has supervised appropriately at all times and with sufficient staff to meet the welfare needs of your horses. In particular, you must demonstrate that a person aged under 18 years has not been left in the charge.	Staff Attendance Record Books can be purchased online
Disclosure Certificate	Your Local Authority has a duty to ensure that operators are not disqualified from holding a licence. You may be required to provide a disclosure certificate (normally issued within 3 months of application) showing that you are not disqualified from holding a licence and/or have no relevant convictions which may affect whether you are a 'fit and proper' person to hold a licence	Request a basic DBS/Criminal Record Check check: <input type="checkbox"/> England & Wales <input type="checkbox"/> Scotland <input type="checkbox"/> Northern Island
Employers Liability Insurance	You are required by the law to insure against liability for injury or disease to your employees (this applies whether you usually call someone an employee or self-employed)	<input type="checkbox"/> HSE Guidance: Employers' Liability








Horse Care Requirements for Licensing

Operators of businesses are required to demonstrate that any horse for which you are responsible:

- Has a suitable environment to live in
- Has a healthy diet (including fresh clean water)
- Is able to behave normally
- Has appropriate company
- Is protected from pain, suffering, injury and disease.

You will need to have policies, procedures and records that demonstrate that you fully understand your horse's welfare needs and provide evidence of what has been done to meet those needs.










Document	Description	Resources/Notes
Individual Horse Records	You should keep records for each horse that provide, cummulative, information sufficient to manage their health and welfare	<ul style="list-style-type: none"> • Horse Passport  Horse Assessment Record  Horse Training Plan  Vet Visit Record  Record of Illness, Injury or Behavioural Problems  Horse Weight Record  Tack Check Record  Feed Record  Shoeing and Hoof Trimming Record  Physiotherapy Record  Dental Check and Treatment Record  Parasite Control Record  Code of Practice for the Welfare of Horses, Ponies, Donkeys and Their Hybrids  Code of Practise for the Welfare of Equidae  Horse Enrichment Advice  New Horse on Yard
General Horse Records	You should keep general records that demonstrate compliance with the Regulations	<ul style="list-style-type: none">  Horse Preventative Healthcare Plan  Tack Cleaning Record  Daily Record of Horse Usage  Daily Record of Out-of-Hours Checks  Record of Horse Available for Hire

Document	Description	Resources/Notes
		 Record of Horse Not for Hire  Horse Euthanasia Record
Equine First Aid Kit	You should provide an Equine First Aid Kit. This should be clearly marked and its location identified by signs.	 Equine First Aid Kit
Riding Establishment Standard Procedures	You must have written Operating Procedures that describe how you run your business on a daily basis. These procedures would enable someone, with the appropriate skills, knowledge and experience, to understand immediately the 'what, how and when' of running your establishment. They should include how the horses are fed, mucked out, exercised, checked, etc. They must also include procedures specifically required by the Regulations and the associated guidance notes.	<p>You should have procedures that cover:</p> <ul style="list-style-type: none"> • Routine Horse, Yard, Grazing & Facilities Management (daily, weekly, monthly and annual activities) • Preventative Horse Health Care • Introduction of New or Young Horses • Biosecurity • Horse Euthanasia, Death or Escape • Emergency Plan for Horse Care (Facilities Unavailable/License Revoked) • Horse Transportation <p> Code of Practice for the Welfare of Horses, Ponies, Donkeys and Their Hybrids</p> <p> Code of Practise for the Welfare of Equidae</p> <p> Horse Health & Biosecurity</p> <p> A Checklist For Equine Health</p>

Client Requirements for Licensing

Clients represent all races, ages, sexes, levels of ability and, indeed, disability.

Operators of businesses have a duty of care to their clients and must demonstrate that they have the necessary policies, procedures and records to protect their clients' health, safety and welfare. This duty of care extends to both the client's presence on the operator's premises and to the riding activities undertaken.

Document	Description	Resources/Notes
Riding License School	You must have a Local Authority license to hire out horses.	You must clearly and prominently display a copy of the Local Authority in a public-facing area of the premises such as the entrance. You must clearly and prominently display the name of the licence holder, followed by the number of the licence holder's licence on your website.
Safeguarding Policy	You must have a written safeguarding policy for children, young people and adults-at-risk.	 Safeguarding Policy Template  ABRS Safeguarding Policy  BEF - Safeguarding Policy (Adults -at -Risk)  BEF - Safeguarding Policy (Children and Young People)  BEF - Code of Conduct for Coaches  BEF – Retention of Records
Rider Assessment and Disclaimer Form	You must keep records for your clients in the form of rider assessment and disclaimer forms. Your insurance company will expect you to obtain this information prior to your clients riding or using your facilities.	 Rider Registration, Code of Conduct and Disclaimer
Livery Agreements	You should have agreements for clients who have their horses at Livery with you. Horses on working livery will need to be included in the Local Authority license.	
Privacy Statement	You should have a privacy statement that documents the lawful basis that your business has for holding and processing personal data. This includes how you gain consent to store, manage, use and maintain personal data and how you will deal with data breaches if these occur	 Template Privacy Notice & Consent Form  Consent Form for Photography
Public Liability Insurance	You must have Public liability insurance that covers you if a member of the public suffers injury, death or damage to their property while on your premises or as a result of you or your	Speak with your Insurance Provider Place a copy on your Riding Establishment Notice Board

Document	Description	Resources/Notes
	employees failing to take reasonable care whilst carrying out your business activities. You should speak with your Insurance Broker to ensure the Insurance taken out is appropriate to your business needs.	