

# back to basics #5 Yard Insurance

Whatever type of livery packages or services you offer, ensuring that you, and those on your yard, are adequately insured is the first step to ensuring the security of your business



## Public Liability Insurance

The most important aspect of your insurance

Public Liability (PL) Insurance protects you against claims of negligence in the event of damage, loss or injury to any third parties. It covers the cost of claims made by members of the public for incidents that occur in connection with your business activities.



## Facilities

Making it clear what you have on offer

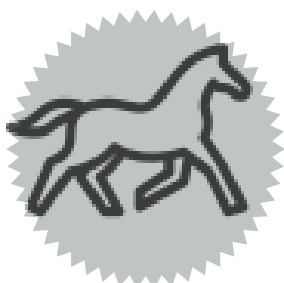
Buildings and Contents insurance protects your premises and facilities should they be damaged by an insured event. You should also inform your insurer of any facilities you provide as part of your livery, or that you hire to third parties, such as xc courses, arenas, horse walkers or storage of horseboxes and trailers.



## Care, Custody & Control (CCC)

Covering your care, custody & control!

CCC covers injury or death of a horse in your care, where you're liable. Even if you own or manage a DIY livery yard, there may still be occurrences where you could be found liable in the event of injury or loss to an equine on your yard through the livery arrangements, provisions or ad-hoc services you provide.



## Clients Horses

Making sure they are insured too

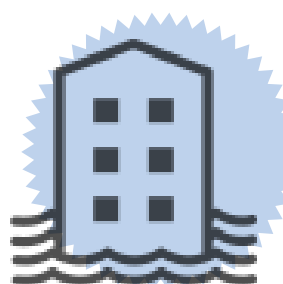
It is wise to require that any livery horses are covered for a minimum of third-party liability. This can provide cover for any damage, injury or loss that they may cause to the premises, people or other horses on the yard. Liveries should also hold insurance for their own tack and equipment. With the increasing value of equines, you should also check and consider the policy limits (ie claim limit allowed per horse) to make sure that this adequately covers the value of the equines on your yard.



## Employers Liability

Applicable to anyone who may be working on your yard

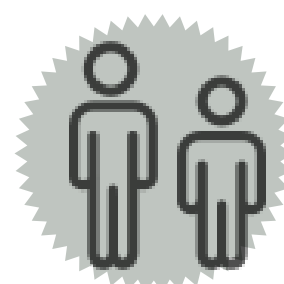
It is a legal requirement to have employer's liability insurance if you have anyone working on your yard. This includes employees, volunteers, and sub-contractors working under your instruction (ie freelance grooms)



## Business Interruption

Peace of mind against the unforeseen

This can cover your lost income if your business is forced to be closed due to an insured event such a flood, fire or storm damage to your buildings or facilities, and can support you for a time whilst repairs are carried out.



## Yard Visitors

The right insurance for all

Anyone visiting the yard to provide services or acting in the course of their business- coaches, physios, freelance grooms and suchlike- should be appropriately competent or qualified in the services provided, and ideally hold their own professional insurances, and you are within your right to request a copy. You may also wish to ensure that anyone else using the facilities- such as loaners or sharers- are also appropriately insured for their activities.



## Risk Management Documents

Having the right paperwork is key

You should have policies and documents relating to Health and Safety: Health and Safety Policy, Risk Assessments, Fire Safety Plan, and suchlike to show that care has been taken to protect and prepare for any eventuality. Ensure that you cover all aspects of your business and any potential hazards, no matter how trivial they may seem.