

# Checklist for getting insurance cover right for your yard

## The basics

Employers' Liability Insurance – protects you if someone working for you is injured and makes a claim against you.

Public Liability Insurance – to protect you against claims of negligence in the event of damage, loss or injury to any third parties.

Buildings & Contents Insurance – protecting your premises and facilities should they be damaged by an insured event.

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## Your services and facilities

Care, Custody and Control – covers injury or death of a horse in your care, where you're liable. This is an important piece of protection to have even if you run a DIY livery yard.

Facilities – you should inform your insurance provider of any facilities you provide or hire to third parties, such as cross-country courses, horse walkers or storage of horseboxes and trailers.

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## Horses on your yard

Public Liability Insurance (PL) – you should ensure that your livery clients hold their own PL insurance for their horses, in case they cause damage or injury to the premises, people or other horses on the yard.

Tack Insurance – it's good practice to prompt your liveries to ensure their tack is adequately insured and the security provisions meet the needs of their insurance.

Price of horses – with the increasing value of horses, you should check any limits that may be in place on your policies to ensure they're not excluded due to increased values.

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## Visitors

Public Liability Insurance (PL) – most PL insurance will extend to cover members of the public who are on the premises should they be injured. If you are running a show or event, it is important to tell your insurance company as additional premiums may apply.

Groom & Riding Instructor Insurance – if anyone is carrying out services, such as mucking out, teaching or riding, you should check that they hold appropriate insurance.

Visits from professionals – it is important to ensure all professionals and trades people visiting the yard hold their own PL insurance. For example, farriers, equine dentists, saddle fitters but also electricians and builders.

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## Staff

Employers' Liability Insurance – when you employ someone, be this on a freelance basis or on PAYE, you have an obligation to have Employers' Liability insurance. It's worth noting that this also applies to sub-contractors and volunteers.

## Business Interruptions

Business Interruption Insurance – 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. It will protect you for a nominated period of time whilst repairs are carried out.

## Risk Management Documents

Risk Management – documents such as risk assessments, health and safety policies and fire safety plans should be regularly.

### About SEIB

SEIB have been arranging livery yard insurance for over 60 years. They cover all types of equestrian insurance, both personal and professional, and can take all of your needs into consideration, giving you peace of mind that you are covered suitably.

For a free, no obligation review of your livery yard insurance please complete the enquiry form [here](#), or alternatively you can call 01708 850000. SEIB Insurance Brokers is a trading name of SEIB Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority. Registration number: 479477. VAT registration number: 477 7248 00.

The logo for SEIB insurance brokers. It features the word "SEIB" in a large, bold, white sans-serif font, with a small blue diamond icon above the letter 'i'. Below "SEIB" is the phrase "insurance brokers." in a smaller, white sans-serif font. The entire logo is set against a dark blue background that is part of a larger graphic element on the right side of the page.