

Insurance for horselogging

The insurance for horselogging, available only to BHL members through South Essex Insurance Brokers, and underwritten by Markel International gives cover for £10 million for employers and public liability, including pollution and products liability. We believe that level of cover is double the minimum required by Forestry Commission. It covers all activities normally engaged in by horseloggers including extraction by horse, felling, on-site milling, bracken bashing, firewood sales, shows and public demos, but it does not cover tree surgery above the ground. A separate policy can be arranged through SEIB for that, though some working members have found cheaper alternatives. Nor does it cover property, for example theft of gear from the back of your van, nor various other risks such as trailer breakdown, vet costs, and such like. It is intended for self-employed loggers and small partnerships, and not large corporates, but small family businesses which have formed a limited company will be considered on application. If the business is a partnership we expect all partners to be BHL members.

The premium rate as of March 2022 for employers' and public liability cover is £704.38 and the year runs from 1 April with reductions available apply for part years. You can take out public liability cover only for £495.08, but the strong recommendation from BHL is that everyone absolutely needs the additional employer's liability cover at the cost of £209.30. You may think that you never employ anyone so do not need employer's liability cover, but the courts have a track record of interpreting employment status very widely in this context; ask a passer-by to move a stick, and you may be deemed his employer. Serious forestry clients will expect to see both covers.

If you run your own courses an additional premium of £193.20 is payable. For £322 extra you can get cover with an excess of £1,000 for carriage rides, which are not otherwise covered whether for pleasure or for profit, though the basic policy does include cover for travel on public roads to or from a worksite. Theft of tools valued at up to £2,500 can be covered for £161 with an excess of £250, with higher cover available at a price.

Application and renewal are done through SEIB, who will check to ensure you are a paid-up member of BHL. SEIB should supply you with detailed info on the policy, then it is up to you to ensure that it meets your needs. We cannot make any recommendation. Just let us know if you find better value elsewhere.

For more information and up-to-date premiums, contact SEIB: ask for Rebecca Pepperell on 01708 850086 or email rpepperell@seib.co.uk

SEIB also offer a full range of other equine policies and will no doubt be happy to quote for vet costs, straying and theft, and so on. Their horsebox and trailer policy includes recovery and emergency stabling of horses, something which is not often included. Again, BHL does not make any recommendation – make your own evaluation.