

### **Insurance for British Horse Loggers members.**

[SEIB Insurance Brokers Limited](#) provide a liability insurance policy exclusively for members of British Horse Loggers.

The insurances are provided by BRIT Syndicate 2987 at Lloyd's for the following limits –

Public Liability Insurance - £10,000,000 any one occurrence

Employers Liability Insurance - £10,000,000 any one occurrence

There is a Third-Party Property Damage Excess of £500 under the Public Liability Insurance.

The insurance will cover the following activities as standard:

*The Promotion and/or Organisation of and/or Participation in Horse Logging activities and/or attendance at Horse Logging and related activities and/or Associated Events (including social and fund raising activities) or Interests with The Insured Association.*

Cover can be extended to include additional activities such as Bracken Bashing, Chain harrowing, cultivation (horticulture), general forestry operations and more as declared and considered by insurers on an individual basis. Further cover for providing training courses and carriage rides can be included for an additional premium, although not on a stand alone basis.

Cover for Public Liability Insurance is based on your income (below is based on a turnover up to £50,000) and Employers Liability Insurance is based on number of employees/volunteers (below is based on no more than 5 employees/volunteers working on site).

An indication of terms would be as follows (subject to the information in the proposal form being seen and accepted by insurers) –

Public Liability Insurance - £10m limit - **£560** (£500 + 12% Insurance Premium Tax)\*

Employers Liability Insurance - £10m limit - **£224** (£200 + 12% Insurance Premium Tax)\*

Cover extended to providing training courses - **£224** (£200 + 12% Insurance Premium Tax)\*

Cover extended to providing Carriage Rides Inc. Wedding & Funerals - **£369.60** (£330 + 12% Insurance Premium Tax)\*

Even if you do not have employees, the use of volunteers means you could be required by law to hold [Employers Liability Insurance](#).

Please contact Rebecca Pepperell at SEIB Insurance Brokers on 01708 850086 or email [rpepperell@seib.co.uk](mailto:rpepperell@seib.co.uk) for a formal quotation or with any queries around the cover. We will provide you with a proposal form and a copy of the policy wording for your review. Policy terms, conditions and territorial limits apply.

SEIB Insurance Brokers are also able to assist you with a full range of other equine policies such as but not limited to Horse Insurance for death, theft and straying, Horsebox or Trailer cover, Personal Accident Insurance, cover for theft of tools via Equestrian Property Insurance as well as any commercial insurance policies you may hold.

\*Premiums shown for indicative purposes. Formal quotation to be subject to review and agreement by insurers. Policy terms and conditions apply. Premiums correct as at August 2023.

*Other policies are available, and some may be better suited to your own particular operation. Members are responsible for making their own decision when selecting cover.*