



Kingsleighs Equine Education Centre

"A specialist post 16 equine college"

Employer's and Public Liability Policy

Reviewed	Date of Next Review	Responsibility
May 2023	May 2024	Director

Our Mission:

'To allow young people equine opportunities to develop aspirations and define a future'

Our Values:

- **Teamwork** – we hold ourselves and each other to account and are better when we work together
- **Compassion** – we act with trust, honesty and kindness in everything we do
- **Inclusion** – we treat each other fairly and with respect
- **Innovation** – we encourage thoughtful, creative and aspirational ideas
- **Pride** – we encourage each other to be proud of who we are and what we do

Certificate of Employer's Liability Insurance

A copy of the Employers Liability Certificate for display purposes is available upon request from the insurance office and must be displayed where employees covered by this policy can readily access it

Certificate of Employer's & Public Liability Insurance

Public liability insurance: how does this apply to me?

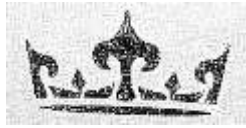
The following information is a set of guidelines for staff/students consider when dealing with potential Public Liability claims. They are broad guidelines and further discussion may be required on individual cases for clarity.

Insurance programme detail

The Kingsleighs Equine Education Centre buys public liability insurance for a sum insured of **50,000,000** pounds sterling. This provides cover for legal liabilities (i.e. there has to be 'legal fault' on the part of the Kingsleighs Equine Education Centre) for damage to people's property or injury to their person.

Public liability claims

Claims relating to Injury and/or property should be reported directly to the Insurance Office as soon as possible. The Insurance office will manage the claim process with



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our Insurers. For a claim to be successful there has to be 'legally proven liability' on the part of the Kingsleighs Equine Education Centre.

Our insurers have the right to audit such claims to ensure that both legal liability and the amount claimed have been addressed satisfactorily.

The following guidelines give pointers as to whether the Kingsleighs Equine Education Centre is at fault and therefore able to pay the claim.

When a claim is intimated, the person claiming will be asked to explain in writing why they feel the Kingsleighs Equine Education Centre is at fault. Investigations into legal liability by the Kingsleighs Equine Education Centre will be documented and a file set up and retained containing details of the claim.

Because property is damaged/lost whilst physically at the Kingsleighs Equine Education Centre does not automatically make the Kingsleighs Equine Education Centre legally liable for the damage.

Theft of personal property - broadly, the Kingsleighs Equine Education Centre cannot be held liable for the actions of thieves and anyone attempting to claim should contact their personal property insurers (if they have insurance) and will be advised in writing that the Kingsleighs Equine Education Centre is not legally liable in these situations.

Damage (i.e. to glasses, clothing, shoes etc.) on Kingsleighs Equine Education Centre property would only potentially create a legal liability on the Kingsleighs Equine Education Centre if the premises are in some way defective or unsafe and the Kingsleighs Equine Education Centre knew or ought to have known/addressed the defect (for example: a defective door handle/step.)

If payments are made where there is no legal liability, i.e. ex gratia payments, this is the responsibility of faculties or directorates.

Where it has been decided that there IS a legal liability, the amount claimed will be scrutinised by the Insurance Office, where possible, checking purchase receipts and making appropriate deductions for wear and tear. The idea of insurance is to put people in the same position after the loss as they were in immediately before the loss i.e. the claimant should not benefit from the claim.