

We live in an age where people are readily inclined to take legal action in order to obtain compensation for an injury they sustain or for damage to their horse or property, which they believe has been caused by someone else's negligence.

As an accredited equestrian trainer or rider who goes on to provide advice to others, whether for a fee or not, you could be held liable for causing bodily injury to your student and/or another third party as a result of the guidance or advice imparted.

"An instructor was found liable for the injuries sustained to a young girl who had minimal riding experience, when she was thrown from the horse. It was determined the horse chosen by the Instructor was unsuitable for a beginner."

"An instructor running late hurriedly saddled the school horse ready for a lesson. During the lesson the saddle came loose and the rider fell. The rider suffered severe head injuries after being trampled by the horse. The instructor would be liable for failing to undertake a gear check ensuring the safety of the rider."

Having suitable insurance in place is an important part of your ongoing risk management to ensure you have adequate protection should you have the misfortune of being sued.

Aon has partnered with Equitation Science International (ESI), to provide up to 25% discount off Public & Products Liability Insurance to it's Diploma of Equitation Science graduates.

Our Insurance package offers cover for :

- Teaching riders at all levels and disciplines
- Providing tuition on school horses or student's horses
- Training third party horses
- \$10 Million & \$20 Million public liability and professional indemnity available
- Personal Accident / Loss of income protection

For more information contact our Equine Service Team today.

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