

Equine activities addendum



QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545

Please return the completed form to your financial services provider.

Broker/Agent name	<input type="text"/>	Policy number	<input type="text"/>
Client name	<input type="text"/>		
Situation (must include all addresses)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		

Details of equine/business activities

Please indicate all activities carried out and advise additional details in the space provided etc.
(Please attach copies of brochures, websites and/or any other relevant information)

- | | | | |
|--|-----|----|--|
| • Personal use (4 or more horses) | Yes | No | |
| • Horse breeding | Yes | No | |
| • Agisting | Yes | No | (complete agistment/spelling section) |
| • Riding school, trail rides, led pony or carriage rides | Yes | No | |
| • Other training or coaching or facilities provided | Yes | No | |
| • Horse training/breaking (including any race training) | Yes | No | (complete horse training/breaking section) |
| • Events | Yes | No | |
| • Other farming activities | Yes | No | |

Description of equine operations/activities/disciplines/events

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Description of any farm business activities

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Total annual turnover (last 12 months)	\$	<input type="text"/>	For farming activities (last 12 months)	\$	<input type="text"/>
(next 12 months)	\$	<input type="text"/>	(next 12 months)	\$	<input type="text"/>
Employees: Total employees		<input type="text"/>	Total wages	\$	<input type="text"/>
Full-time		<input type="text"/>	Full-time wages	\$	<input type="text"/>
Part-time/casual		<input type="text"/>	Part-time/casual wages	\$	<input type="text"/>
Volunteers/non paid		<input type="text"/>			

Details of any workers' compensation policy

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Do you use any contractors/subcontractors?

Details of equine/business activities

(If 'Yes', provide amount of total payments and describe nature of work performed)

\$

Please advise the total number of horses

- You own
- That you are responsible for
- That are stabled/agisted at you premises

What is the Maximum value of all horses not owned by you, but in your physical or legal control at any one time? \$

Maximum value for any one horse in your care? \$

Are you a member of an Equestrian Association/Organisation/ATA/Race club?

Yes No

If 'Yes', provide details (including any other liability policy?)

Risk management

Number of years experience operating this type of business

Do you have risk management procedures to industry standard?

If 'Yes', please provide a copy and answer below.

- Business activities
- First aid/emergency procedures
- Fire evacuation
- OH&S
- Incident reporting
- Property maintenance
- Rules and guidelines for use of the property
- Signage

Do you have industry based contract agreements and/or waivers? (Please provide a copy)

Do you have designated parking and loading/unloading areas and if so what is your maintenance program for these areas?

Any activities carried out away from the listed property?

If so, please provide details.

Agistment/spelling

Maximum number of horses you can agist?

Average number of horses you agist?

Split between

Paddock%

Stable%

Please provide details including any provision you provide other than access to paddock and water

Do you provide designated riding areas?

Agistment/spelling

If 'Yes', please provide details and photos.

Any jumps or barrels etc in paddock or on site?	Yes	No
Any equipment supplied ie harness, saddle, helmets?	Yes	No
Do you have a maintenance plan for all fencing and shelters?	Yes	No
Any instruction or coaching given (either paid or non paid)?	Yes	No

Horse training/breaking

Do you train or break horses for	Own use	Other people
How many horses do you work on per month?	<input type="text"/>	<input type="text"/>
What is your estimate turnover for training/breaking only?	<input type="text"/>	<input type="text"/>
What experience do you have in this field?	<input type="text"/>	
Do you specialise in a particular discipline or breed?	Yes	No

If 'Yes', please provide details.

Do you train/break racehorses?	Yes	No	If 'Yes', do you require cover?	Yes	No
Do you have any other racing industry insurance and can you provide a copy of your policy and covers.	Yes	No			
Maximum number of horses being trained at any one time?	<input type="text"/>				
Maximum number of horses being trained per year?	<input type="text"/>				

Any training tracks or training facilities?
If so, details and photos are required.

Privacy consent notice

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We may share your information with other QBE Group companies, our authorised representatives and service providers, each of which may be based outside of Australia.

By giving us personal information you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so.

If you don't provide all of the personal information we've requested, we may be unable to issue, administer or manage products or provide services.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.