Lycetts

EQUINE COMBINED LIABILITY INSURANCE
SCHEDULE TO THE POLICY

INSURED NAME & ADDRESS:
Pastures New Racehorse Rehabilitation &/or Lane Foot Farm (for their respective rights & interests)
c/o Jacqui Taylor
Lane Foot Farm, Ealees
Littleborough
Lancashire
OL15 0HJ

POLICY NO:		MIICL/LI/0/000471	**BINDING AUTHORITY NUMBER**		**B6027CM3421A26**
STATEMENT OF FACT DATED:		**07 September 2026**			
PERIOD:	From:	07 October 2026	To:	06 October 2027	(Inclusive)
BUSINESS:		Racehorse Rehabilitation & Equine Assisted Learning			**(and no other)**

LIMITS OF INDEMNITY:

SECTION A - EMPLOYERS LIABILITY	£10,000,000	any one occurrence, unlimited in the annual aggregate.
SECTION B - PUBLIC LIABILITY	£10,000,000	any one occurrence, unlimited in the annual aggregate.
SECTION C - PRODUCTS LIABILITY	£10,000,000	any one occurrence, limited in the annual aggregate.
SECTION D - CARE, CUSTODY & CONTROL LIABILITY	Not included	
SECTION D (b) - BREACH OF PROFESSIONAL DUTY	Not included	

SPECIFIC EXTENSIONS TO SECTION B:

1	Member's Indemnity	Not Included
2	Member to Member	Not Included
3	Customer's Indemnity	Included
4	Riding Establishment Indemnity	Not Included
5	Personal Liability	Included
6	Freelance Instructors Liabilty	Not Included

ENDORSEMENT(S) APPLYING:

Clause 55 - Protective Clothing
Clause 57 - Horse breeders/Dealers & Trainers
Clause 62 - Efficacy exclusion (treatment)
Clause 64 - Sale of animal food
Clause 66 - Use of Chemicals
Clause 67 - Event exclusion
Clause 68 - Landowners Indemnity
Clause 70 - Rented Premises
Clause 73 - Personal Protective Equipment Warranty
Clause 76 - Proprietors Own Horses
Notwithstanding anything to the contrary in Section A Exclusion 9.1, this insurance extends to include Legal Liability arising outside Great Britain, Northern Ireland, The Channel Islands and the Isle of Man in respect of temporary visits not exceeding 6 months by Persons Employed

EXCESSES:

SECTION A	NIL
SECTION B	£500 each & every claim
SECTION C	£500 each & every claim
SECTION D	£500 each & every claim

£1,000 – maximum excess any one occurrence in respect of each section above

MINIMUM AND DEPOSIT PREMIUM:

Section A	£869.40
Section B	£750.00
Section C	Premium included in Section B if Sections B&C are stated as included
Section D	£0.00
Premium	£1,619.40
Insurance Premium Tax @ 12%	£194.33
Administration Fee	£40.00
TOTAL	**£1,853.73**

The premium is subject to adjustment as per Condition 25.5

INSURER: Markel International Insurance Company Ltd (MIICL)

BROKER: This policy is effected through Lycetts,Harley House, Black Bear Lane, Newmarket, CB8 0JT, and this has been issued in accordance with authority granted by MIICL

Lycetts

EQUINE COMBINED LIABILITY INSURANCE
SCHEDULE (continued) Page 2

The above-mentioned insurance is based on the following information:

Public Liability number of horses at	Up to	6
Equine Assisted Learning		included
Hiring of facilities		Not Included
Freelance Instructors		Not included
Care, Custody & Control horses		Not included
Number of employees		4-6
Owned Acreage		tbc

Any variation of the above occurring during the currency hereof should be notified to Lycetts who will advise you of any premium adjustments that may become necessary.

In witness whereof this Schedule has been signed at the above address

Lycetts

Date 07/09/2026

Lycett, Browne-Swinburne & Douglass Ltd. (Reg. No. 706042 England) is authorised and regulated by The Financial Conduct Authority