



Equine Accident Reporting Guidance

Commercial

Equine Accident Reporting Guidance

Knowing what type of accidents to report to your insurer can be an immense source of confusion. Yet an understanding of such provides us with the best possible chance to protect you and your business.

Here at Canopus, we have drawn upon decades' worth of equestrian experience to produce a list of common injuries and circumstances which you must notify.

In the event that one or more of the following occur during the course of your business, please contact Canopus via The Underwriting Exchange (TUE) as soon as possible:-

- Amputation of a leg, foot, toe, arm, hand, finger or thumb
- Any circumstance which has prompted an investigation under **Your** safeguarding policy
- Any injury arising out of or in connection with work which results in an **Employee** [as defined within **Your Policy**] or contractor being away from work or unable to perform their normal work duties for more than three consecutive days [not counting the day of the accident, but including weekends or other rest days]
- Any other circumstance where there has been intimation of a claim against **You** and/or where **You** suspect a claim may arise
- Any person who is referred for medical treatment by a registered medical practitioner and/or visits a medical facility [e.g. a doctor's surgery, dentist or hospital] as a result of the injury/ies sustained
- Bone fracture or stress fracture
- Burn injury [including scalding]
- Cancer attributable to an occupational exposure to a known human carcinogen or mutagen (including ionising radiation) [e.g. lung cancer and mesothelioma (asbestos-related disease)]
- Carpel tunnel syndrome [CTS], tendinitis or tenosynovitis [including De Quervain's tenosynovitis and stenosing tenosynovitis] of the hand or forearm, cramp in the hand or forearm [where a person's work involves prolonged periods of repetitive movement of the fingers, hand or arm] or any other repetitive strain injury [RSI] likely to have been caused or made worse by their work
- Complete loss of sight or deterioration in vision in one or both eyes [whether permanent impairment or temporary interference]
- Complex Regional Pain Syndrome [CRPS] Fibromyalgia Syndrome (Fibromyalgia) [FMS], Chronic Pain Syndrome [CPS], Myalgic Encephalomyelitis or Chronic Fatigue Syndrome [ME/CFS], Conversion Disorders [Dissociative Disorders], Somatic Symptom Disorders and any other Pain Disorder
- **Damage** to third party **Property** [excluding injury, illness or disease (fatal or non-fatal) to any **Horse(s)** with **Your** care, custody or control]
- Deafness [total and partial hearing loss], loss of speech [speech deficit] and/or tinnitus
- Death arising out of or in connection with a work-related accident

- Degloving injury [open or closed]
- Disease attributable to an occupational exposure to a biological agent
- Epicondylitis [inflammation of the elbow joint: medial (golfer's elbow) or lateral (tennis elbow)]
- Facial injury
- Food poisoning
- Hair damage leading to any skin condition, tingling or 'burning' of the scalp and/or hair loss [bald patches] attributable to the accident
- Head or brain injury [including concussion]
- Hypothermia or heat-induced illness
- Injury, illness or disease [fatal or non-fatal] to any **Horse(s)** [not owned (whether fully or partially) by **You**] within **Your** care, custody or control for which there has been intimation of a claim against **You** and/or where **You** suspect a claim may arise
- Joint dislocation
- Loss of consciousness
- Loss of taste and/or smell following an accident
- Occupational asthma
- Occupational dermatitis, eczema, psoriasis or any other skin condition
- Other recognisable psychiatric or psychological injury
- Physical abuse, sexual abuse and/or false imprisonment
- Reproductive system injury [male or female reproductive organs]
- Resuscitation
- Scalping [separation of skin from the head] requiring medical treatment by a registered medical practitioner and/or visit to a medical facility
- Spinal injury (vertebral column) [from "minor" back injuries (without surgical intervention) to paralysis]
- Suicide which occurs at **Your Premises**
- Tendon which ruptures or tears [whether completely (severance) or partially]
- Torso injury which causes damage to internal organs in the chest [thorax] or abdomen
- Toxicosis
- Work-related stress [including that triggered by bullying, harassment and/or discrimination] or post-traumatic stress disorder [PTSD]
- Vibration white finger [VWF] and/or hand-arm vibration syndrome [HAVS]

The following points of contact shall be on-hand to assist you:

The Underwriting Exchange (TUE)
+01 669 4631
equineclaims@tue.ie

Canopius
+44 (0)20 7337 3958
cnpequineliabilityclaims@canopius.com

Any/all other accidents (involving people) must also be recorded within **Your** Accident Book. This includes soft tissue injuries [such as open or closed wounds, ligament sprains and strains to muscles or tendons] which do not fall into any of the above categories.



Equine Accident Reporting Guidance

Private Horse Owners

Equine Accident Reporting Guidance

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In the event that one or more of the following occur to a third party and involve you and/or your horse(s), please contact Canopus via The Underwriting Exchange (TUE) as soon as possible:-

- Amputation of a leg, foot, toe, arm, hand, finger or thumb
- Asthma
- Any injury arising out of or in connection with work which results in a **Person Employed** [as defined within **Your Policy**] or contractor being away from work or unable to perform their normal work duties for more than three consecutive days [not counting the day of the accident, but including weekends or other rest days]
- Any other circumstance where there has been intimation of a claim against **You** and/or where **You** suspect a claim may arise
- Any person who is referred for medical treatment by a registered medical practitioner and/or visits a medical facility [e.g. a doctor's surgery, dentist or hospital] as a result of the injury/ies sustained
- Bone fracture or stress fracture
- Burn injury [including scalding]
- Carpel tunnel syndrome [CTS], tendinitis or tenosynovitis [including De Quervain's tenosynovitis and stenosing tenosynovitis] of the hand or forearm, cramp in the hand or forearm [where a person's work involves prolonged periods of repetitive movement of the fingers, hand or arm] or any other repetitive strain injury [RSI] likely to have been caused or made worse by their work
- Complete loss of sight or deterioration in vision in one or both eyes [whether permanent impairment or temporary interference]
- Complex Regional Pain Syndrome [CRPS] Fibromyalgia Syndrome (Fibromyalgia) [FMS], Chronic Pain Syndrome [CPS], Myalgic Encephalomyelitis or Chronic Fatigue Syndrome [ME/CFS], Conversion Disorders [Dissociative Disorders], Somatic Symptom Disorders and any other Pain Disorder
- **Damage** to third party **Property** [excluding injury, illness or disease (fatal or non-fatal) to any **Horse(s)** with **Your** care, custody or control]
- Deafness [total and partial hearing loss], loss of speech [speech deficit] and/or tinnitus
- Death arising out of or in connection with **You** and/or **Your Horse(s)**
- Dermatitis, eczema, psoriasis or any other skin condition
- Degloving injury [open or closed]

- Epicondylitis [inflammation of the elbow joint: medial (golfer's elbow) or lateral (tennis elbow)]
- Facial injury
- Hair damage leading to any skin condition, tingling or 'burning' of the scalp and/or hair loss [bald patches] attributable to the accident
- Head or brain injury [including concussion]
- Hypothermia or heat-induced illness
- Joint dislocation
- Loss of consciousness
- Loss of taste and/or smell following an accident
- Other recognisable psychiatric or psychological injury
- Reproductive system injury [male or female reproductive organs]
- Resuscitation
- Scalping [separation of skin from the head] requiring medical treatment by a registered medical practitioner and/or visit to a medical facility
- Spinal injury (vertebral column) [from "minor" back injuries (without surgical intervention) to paralysis]
- Tendon which ruptures or tears [whether completely (severance) or partially]
- Torso injury which causes damage to internal organs in the chest [thorax] or abdomen
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