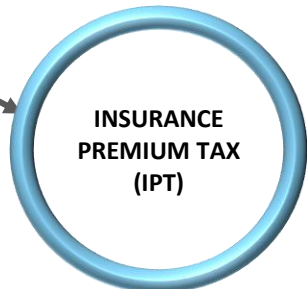


- ✓ Motor third party – Road Traffic Act 1988
- ✓ Employers' liability – Employers' Liability (Compulsory Insurance) Act 1969
- ✓ Public liability – Riding Establishments Act 1970
- ✓ Liability for dangerous wild animals and dangerous dogs
- ✓ Professional negligence/professional indemnity



- ✓ Consumer Rights Act 2015
- ✓ Contracts (Rights of Third Parties) Act 1999



- ✓ Standard Rate **12%**
- ✓ Higher Rate **20%**



- ✓ Senior Managers and Certification Regime (SM&CR)
- ✓ Senior Managers Regime
- ✓ Certification Regime
- ✓ Rules of Conduct