

# KELLERSTAIN STABLES

## Equipment Hire Risk Management Pack

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Risk Assessments • Maintenance Schedules • SOPs • Inspection Logbook

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## Contents

1. Introduction & Legal Context
2. Risk Assessment Matrix – All Equipment
3. Detailed Risk Assessments by Item
4. Maintenance Schedules
5. Standard Operating Procedures (SOPs)
6. Equipment Inspection Logbook Template
7. Risk Acknowledgement Form Template
8. Document Control

## 1. Introduction & Legal Context

This Risk Management Pack covers all equipment offered for hire at Kellerstain Stables. It is designed to satisfy the duty of care owed to guests under UK law and to demonstrate reasonable diligence to insurers.

### Key Legal Obligations (UK / Scotland)

- Unfair Contract Terms Act 1977 (UCTA): You cannot exclude or limit liability for death or personal injury caused by negligence. Any such clause in a waiver is void.
- Consumer Rights Act 2015: Terms in consumer contracts must be fair and transparent. One-sided waivers that attempt to remove all liability may be struck down as unfair.
- Occupiers' Liability (Scotland) Act 1960: As occupier of the property, you owe a duty of care to all visitors – including taking reasonable steps to ensure rental equipment is safe.
- Health and Safety at Work Act 1974: Applies if you employ anyone; requires risk assessments for work activities that could affect employees or others.
- Scottish Short-Term Let (STL) Licensing: Mandatory from July 2024. Conditions include public liability insurance, safety compliance, and record-keeping.

### Waivers – What Works and What Doesn't

A signed “waiver” cannot remove your duty of care. However, a well-drafted Risk Acknowledgement Form serves three important purposes:

- Informed consent: It proves the guest was told about the risks before participating.
- Voluntary assumption of risk: Under the defence of *volenti non fit injuria*, if a guest knowingly accepts inherent risks (e.g., falling off a bike), this can reduce or bar a claim.
- Evidence of diligence: It shows you took reasonable steps to warn, brief, and equip the guest.

**Recommendation:** Use the Risk Acknowledgement Form (Section 7) rather than a blanket waiver. Combine it with public liability insurance (£5M minimum), documented risk assessments, and maintained equipment to build a robust three-layer defence.

## 2. Risk Assessment Matrix – Overview

Risks are scored using Likelihood (1–5) × Severity (1–5). Scores 1–4 = Low, 5–9 = Medium, 10–25 = High.

Equipment	Top Hazard	Initial Risk	Residual Risk	Priority
Mountain Bike	Falls / collision on road or t...	High	Medium	Immediate
Fishing Rod & Tackle	Slip / fall at waterside...	Medium	Low	Routine
Kayak (Single Sit-on-Top)	Capsize / drowning...	High	Medium	Immediate
Golf Clubs (Set)	Struck by club or ball...	Medium	Low	Routine
Tennis Rackets (Pair)	Slip / trip on court surface...	Low	Low	Monitor

**Highest risk item: Kayak** – drowning and cold water shock require mandatory PFD, buddy system, and seasonal restrictions.

## 3. Detailed Risk Assessments

### 3.1 Mountain Bike

Hazard	Who	L	S	Risk	Control Measures	Residual
Falls / collision on road or trail	Guest rider	3	3	High	<ol style="list-style-type: none"> <li>1. Provide correctly sized helmet (mandatory)</li> <li>2. Adjust saddle height and brakes before each hire</li> <li>3. Brief guest on local routes and terrain</li> <li>4. Provide high-vis vest for road use</li> </ol>	Medium
Mechanical failure (brakes, chain, tyres)	Guest rider	2	3	Medium	<ol style="list-style-type: none"> <li>1. Pre-hire M-check on every bike</li> <li>2. Weekly full service during peak season</li> <li>3. Replace brake pads at 50% wear</li> <li>4. Maintain tyre pressure log</li> </ol>	Low
Collision with vehicle on public road	Guest rider / public	2	4	High	<ol style="list-style-type: none"> <li>1. Provide front and rear lights (charged)</li> <li>2. Brief guest on road safety and local traffic</li> <li>3. Mark recommended off-road routes on map</li> <li>4. Provide bell</li> </ol>	Medium

### 3.2 Fishing Rod & Tackle

Hazard	Who	L	S	Risk	Control Measures	Residual
Hook injury (hand, eye, skin)	Guest / bystanders	3	2	Medium	<ol style="list-style-type: none"> <li>1. Provide polarised glasses as standard</li> <li>2. Brief on safe casting distances</li> <li>3. Include barbless hooks only</li> <li>4. Provide first aid kit with hook removal tool</li> </ol>	Low
Slip / fall at waterside	Guest	2	3	Medium	<ol style="list-style-type: none"> <li>1. Advise on suitable footwear</li> <li>2. Mark safe fishing spots on map</li> <li>3. Warn about slippery banks after rain</li> <li>4. Recommend fishing with a companion</li> </ol>	Low
Drowning / water immersion	Guest	1	5	Medium	<ol style="list-style-type: none"> <li>1. Provide buoyancy aid for river fishing</li> <li>2. Brief on water safety basics</li> <li>3. Advise against wading in unfamiliar water</li> <li>4. Ensure guest can swim or stays on bank</li> </ol>	Low



### 3.3 Kayak (Single Sit-on-Top)

Hazard	Who	L	S	Risk	Control Measures	Residual
Capsize / drowning	Guest	3	5	High	<ol style="list-style-type: none"> <li>1. Mandatory PFD (buoyancy aid) provided and fitted</li> <li>2. Briefing on self-rescue and re-entry technique</li> <li>3. Restrict to calm water / lochs only (no white water)</li> <li>4. Require a float plan left with property</li> <li>5. Provide waterproof phone pouch</li> </ol>	Medium
Cold water shock / hypothermia	Guest	2	4	High	<ol style="list-style-type: none"> <li>1. Provide wetsuit or drysuit for Oct–Apr hire</li> <li>2. Brief on cold water shock symptoms</li> <li>3. Set minimum water temperature for hire (10°C)</li> <li>4. Require buddy system</li> </ol>	Medium
Collision with boat traffic	Guest / public	1	4	Medium	<ol style="list-style-type: none"> <li>1. Provide high-vis paddle float and flag</li> <li>2. Brief on navigation rules</li> <li>3. Restrict to designated launch points only</li> <li>4. Avoid hire during poor visibility</li> </ol>	Low
Lifting / carrying injury	Guest	2	2	Low	<ol style="list-style-type: none"> <li>1. Demonstrate two-person carry technique</li> <li>2. Provide kayak trolley for transport to water</li> <li>3. Store kayak on ground-level rack</li> </ol>	Low

### 3.4 Golf Clubs (Set)

Hazard	Who	L	S	Risk	Control Measures	Residual
Struck by club or ball	Guest / bystanders	2	3	Medium	<ol style="list-style-type: none"> <li>1. Brief on etiquette and safe distances</li> <li>2. Advise calling 'Fore!' protocol</li> <li>3. Check club grips for wear before each hire</li> <li>4. Recommend use only on designated courses</li> </ol>	Low
Back / shoulder strain	Guest	2	2	Low	<ol style="list-style-type: none"> <li>1. Advise warm-up before play</li> <li>2. Provide bag with wheels / trolley</li> <li>3. Brief on proper lifting technique for bag</li> </ol>	Low
Slip / trip on course	Guest	2	2	Low	<ol style="list-style-type: none"> <li>1. Advise on suitable footwear</li> </ol>	Low

					2. Check weather conditions before hire	
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### 3.5 Tennis Rackets (Pair)

Hazard	Who	L	S	Risk	Control Measures	Residual
Muscle strain / tennis elbow	Guest	2	2	Low	1. Provide rackets with appropriate grip size 2. Advise warm-up 3. Check string tension is appropriate	Low
Slip / trip on court surface	Guest	2	2	Low	1. Inspect court surface before use 2. Advise on appropriate footwear 3. Ensure court is dry before play	Low
Struck by racket or ball	Guest / partner	2	1	Low	1. Brief on safe distances during doubles play 2. Provide new balls with good visibility	Low

## 4. Maintenance Schedules

### 4.1 Mountain Bike

Task	Frequency	By	Est. Time
M-check (frame, wheels, brakes, gears, chain, tyres, handlebars, saddle)	Before every hire	Staff	10 min
Tyre pressure check and inflate to spec	Before every hire	Staff	5 min
Brake pad wear inspection	Weekly (peak) / Monthly (off-peak)	Staff	5 min
Chain lubrication and tension	Weekly	Staff	5 min
Full service (bearings, cables, drivetrain)	Monthly / every 20 hires	Bike shop	1–2 hrs
Helmet inspection (cracks, strap, foam)	Before every hire	Staff	2 min
Light battery check and charge	Before every hire	Staff	2 min
Replace helmet	Every 3 years or after any impact	Staff	N/A

### 4.2 Fishing Rod & Tackle

Task	Frequency	By	Est. Time
Rod sections – check for cracks, loose ferrules	Before every hire	Staff	3 min
Reel mechanism – smooth operation, drag test	Before every hire	Staff	3 min
Line condition – check for fraying, knots, UV damage	Before every hire	Staff	2 min
Replace fishing line	Monthly during season / after 15 hires	Staff	15 min
Hook inventory – count, check barbless, sharpen or replace	After every hire	Staff	5 min
Tackle box contents check	Weekly	Staff	10 min
Clean and dry all equipment	After every hire	Staff	10 min

### 4.3 Kayak & Safety Gear

Task	Frequency	By	Est. Time
Hull inspection (cracks, UV damage, hull integrity)	Before every hire	Staff	5 min
Seat and footrests – secure and adjustable	Before every hire	Staff	3 min
Paddle – shaft integrity, blade condition	Before every hire	Staff	2 min
PFD / buoyancy aid – buckles, straps, buoyancy check	Before every hire	Staff	5 min

Drain plug – present and secure	Before every hire	Staff	1 min
Full PFD inspection (50N buoyancy test)	Annually / after 50 uses	Specialist	30 min
UV protectant application to hull	Monthly (when stored outdoors)	Staff	20 min
Replace PFD	Every 5 years or on failure	Staff	N/A
Wetsuit / drysuit inspection (seams, zips)	Before every hire (Oct–Apr)	Staff	3 min

#### 4.4 Golf Clubs (Set)

Task	Frequency	By	Est. Time
Club grip condition (tackiness, cracks, looseness)	Before every hire	Staff	5 min
Club head – check for damage, loose heads	Before every hire	Staff	5 min
Shaft integrity – dents, bends, cracks	Before every hire	Staff	3 min
Bag – zips, straps, wheels functional	Weekly	Staff	3 min
Re-grip clubs	Annually / every 40 hires	Pro shop	1 hr
Full club set inventory	After every hire	Staff	3 min
Clean club faces and grooves	After every hire	Staff	10 min

#### 4.5 Tennis Rackets (Pair)

Task	Frequency	By	Est. Time
Frame – cracks, warping, grommet condition	Before every hire	Staff	2 min
Strings – tension, fraying, broken strings	Before every hire	Staff	2 min
Grip – wear, tackiness, size	Before every hire	Staff	2 min
Re-string rackets	Every 3 months / 20 hires	Sports shop	30 min
Replace grip wrap	Monthly / every 10 hires	Staff	5 min
Ball condition check (pressurised, visible)	Before every hire	Staff	1 min

## 5. Standard Operating Procedures

### SOP 1: Pre-Hire Equipment Inspection

**Purpose:** Ensure every item of rental equipment is safe and fit for purpose before being issued to a guest.

1. Retrieve the correct Equipment Inspection Logbook for the item.
2. Perform all checks listed in the maintenance schedule marked 'Before every hire'.
3. Record the date, item ID, your initials, and pass/fail for each check point in the logbook.
4. If any check FAILS: remove the item from service immediately, attach an 'Out of Service' tag, and log the defect.
5. Ensure all safety accessories are included (helmet, PFD, lights, glasses, etc.).
6. Photograph the item and record condition notes for the hire record.
7. Proceed to the Guest Safety Briefing (SOP 2).

### SOP 2: Guest Safety Briefing & Risk Acknowledgement

**Purpose:** Ensure every guest understands risks, safe use, and emergency procedures before taking equipment.

8. Greet the guest and confirm their hire booking.
9. Deliver the verbal safety briefing using the item-specific Briefing Card:
  - Bike: helmet fitting, brake test, route advice, road safety, lights
  - Fishing: casting safety, hook handling, water safety, footwear
  - Kayak: PFD fitting, capsized recovery demo, float plan, cold water, buddy rule
  - Golf: etiquette, Fore! protocol, club handling, lifting
  - Tennis: warm-up, court surface, appropriate footwear
10. Ask if the guest has any medical conditions or concerns relevant to the activity.
11. Present the Risk Acknowledgement Form. Explain it is a risk awareness document (not a liability waiver).
12. Guest signs the form. Provide a copy and retain the original.
13. Adjust / fit any safety gear (helmet, PFD, etc.) and demonstrate use.
14. Confirm return time and emergency contact number.

### SOP 3: Post-Hire Return & Inspection

**Purpose:** Check returned equipment for damage, clean it, and prepare it for the next hire.

15. Greet the guest and collect all equipment and accessories.
16. Perform a visual inspection against the pre-hire condition photos.
17. Check for new damage, wear, or missing components.
18. Record the return condition in the logbook.
19. Clean and dry all items before storage (especially fishing gear and kayak).
20. If damage found: photograph it, note in the logbook, and inform the guest of any deposit implications.
21. Re-store equipment in the designated area, ready for next pre-hire check.

## SOP 4: Periodic Maintenance

**Purpose:** Schedule and complete routine servicing to prevent equipment failure.

22. At the start of each week, review the maintenance schedule for all items.
23. Identify any checks due (weekly, monthly, annual).
24. Complete the scheduled maintenance tasks and record in the logbook.
25. For specialist tasks (bike full service, PFD buoyancy test, racket re-stringing), book with the relevant provider.
26. Retain all service receipts and attach to the maintenance log.
27. Review hire count vs. maintenance thresholds (e.g., re-grip after 40 hires).
28. Update the Equipment Register with service dates and next due dates.

## SOP 5: Incident & Near-Miss Reporting

**Purpose:** Record and learn from any accident, injury, or near-miss involving rental equipment.

29. Ensure the guest receives appropriate first aid or medical attention.
30. Complete the Incident Report Form within 24 hours:
  - Date, time, location, guest details, equipment ID
  - Description of what happened
  - Injuries sustained (if any)
  - Witnesses
  - Immediate actions taken
31. Remove the equipment from service pending investigation.
32. Photograph the equipment and scene.
33. Notify your public liability insurer if there is any injury or property damage.
34. Review the risk assessment for the item – update controls if needed.
35. File the report and review at the next monthly safety review.




Type: PH = Pre-Hire | PR = Post-Return | WK = Weekly | MO = Monthly | AN = Annual  
Result: ✓ = Pass | ✗ = Fail (remove from service) | R = Repair needed

## 7. Risk Acknowledgement Form

Print and provide to each guest before equipment hire.

### KELLERSTAIN STABLES – EQUIPMENT HIRE RISK ACKNOWLEDGEMENT

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Guest Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Property / Room: \_\_\_\_\_ Booking Ref: \_\_\_\_\_

Equipment Hired (tick all that apply):

Mountain Bike    Fishing Rod & Tackle    Kayak    Golf Clubs    Tennis Rackets

**By signing below, I acknowledge and confirm that:**

- I have received a verbal safety briefing for each item of equipment hired.
- I understand that outdoor and sporting activities carry inherent risks including, but not limited to, falls, collisions, muscle strain, cold water immersion, and equipment failure.
- I have been provided with all recommended safety equipment (helmet, buoyancy aid, lights, etc.) and I agree to use it at all times during the activity.
- I confirm that I am physically capable of using the equipment safely and that I have disclosed any relevant medical conditions.
- I accept responsibility for using the equipment in accordance with the safety briefing and instructions provided.
- I understand that I am liable for any wilful damage to or loss of hired equipment.
- I acknowledge that this form does not affect my statutory rights under UK consumer law.

Guest Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Staff Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Emergency Contact Number (while on activity): \_\_\_\_\_

*In case of emergency, call 999 (or 112) and quote the property address.*

## 8. Document Control

Version	Date	Author	Changes
1.0	25/02/2026	Kellerstain Stables	Initial version – all five equipment items

### Review Schedule

- This document must be reviewed every 6 months, or immediately after any incident or near-miss.
- All equipment risk assessments should be updated when new equipment is added to the hire inventory.
- Maintenance schedules should be adjusted based on actual hire frequency and seasonal patterns.
- Retain completed logbook pages for a minimum of 3 years for insurance and regulatory purposes.