

GENERAL NOTES

Disclosing material facts

You are obliged to inform us of any **material fact** that affects the risks **We** insure. If **You** are in any doubt whether a fact is material, **You** should disclose it.

Renewals

These terms and conditions include a provision that **Your** insurance cover will automatically renew at the end of the insured term unless **You** specifically tell us that **You** do not wish for **Your** insurance to renew.

By agreeing to these terms and conditions, **You** are also confirming that upon each renewal of **Your** policy, unless **You** tell us otherwise, **You** want us to make the following changes to the terms of **Your** insurance:

- (a) Such changes as **We** believe, in good faith:
- (i) are appropriate for the type of policy **You** hold with us; and
 - (ii) will produce an overall benefit for **You**.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which **Your** policy provides, and associated changes to the cost of insurance.

- (b) Such other changes which **We** believe, in good faith, **We** have a valid reason to make. Those changes may include:
- (i) changes made to clarify the terms of the policy;
 - (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
 - (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes **You** may not want us to make those changes, and **We** explain below the protections **We** will put in place to ensure that **You** have an opportunity to consider those changes and to refuse them, should **You** wish to do so, before **Your** insurance is renewed.

We will always provide **You** with full written details of any changes which **We** intend to make to the terms of **Your** insurance cover at least 21 days before **Your** policy is due for renewal, which is when those changes would be due to take effect. **We** will not be entitled to make any changes unless **We** provide **You** with those details within that time-frame.

You will then have the right to tell us, within 14 days of receiving those written details, that **You** do not wish **Your** policy to be changed in the manner notified to **You**. If **You** exercise that right, **We** will give **You** the opportunity to either:

- (a) renew **Your** policy without any changes;
- (b) renew **Your** policy subject to any alternative changes which **We** may offer to **You**; or
- (c) not renew **Your** policy at all.

You can also cancel **Your** policy at any time in any case. Full details relating to **Your** cancellation rights are set out in the policy terms.

Emergency Claims Helpline 03300 243 438

This service is available to **You** FREE as a valued Policyholder. The helpline is open all year round except Christmas Day and Boxing Day. It offers a personal contact (Mon-Fri 8.00am-8.30pm, Sat 8.30am-5.00pm & Sun 9.00am-4.00pm) providing assistance, advice and information in an emergency. **You** can also phone the helpline to request claim forms. Outside these hours a swift-action answerphone service is also available.

INTRODUCTION AND IMPORTANT NOTES

We have pleasure introducing this policy, with insurance cover from E&L®, for people who enjoy angling. This policy covers coarse, match and game angling where applicable. Much careful research went into producing the policy. **We** hope **You** will be pleased with the level of cover and the service **We** are offering.

The policy provides cover for the person named on the policy **Schedule** between the age of 14 and 75 years.

You will see that the policy lists the cover **We** offer. Please read the policy and **Your Schedule** as soon as **You** receive them. If **You** do not keep to the conditions, **Your** policy could become void or **We** may not be able to accept liability for a claim. If **You** are not entirely happy with it and **You** return it to us within 14 days without making a claim, **We** will cancel the policy and refund the whole of **Your** premium.

The policy is a contract of insurance. This policy may include new benefits, terms and conditions. **We** recommend **You** read this policy carefully, as it may be different from what **You** have seen before. It is up to **You** to make sure that the entire policy and **Schedule** meet **Your** needs. **You** must tell us immediately if this is not the case.

We only insure **You** when **We** accept a satisfactory proposal form and issue a **Schedule**, and when **You** have paid us the correct premium before the start date of the **period of insurance** or within 28 days if **We** allow a credit period to an insurance intermediary. If **We** are told about any claims under the policy in any period of insurance, **We** will not have to return any part of the premium for that period.

The proposal form **You** fill in is the basis of this contract. **We** will provide insurance under this policy for those specific sections detailed in the **Schedule** or any endorsement.

The policy **Schedule** is an important document. It lists the cover **You** have chosen, it is proof of **Your** insurance and it may be needed if **You** have a claim. **We** will not be liable for more than the limit of indemnity shown in the relevant part of the **Schedule**. The policy depends on warranties, conditions and exclusions. **Your** intermediary will not become our intermediary for giving notice about any claims or any other matter. If **You** ask **We** may agree to change any part of the policy.

We as the insurer and **You**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This is a master policy wording showing all sections of cover available for this type of insurance. Some sections of cover offered may not apply to **Your** insurance. Please check **Your** policy **Schedule** to see what sections of

cover are applicable to **Your** insurance cover. A policy **Excess** applies to all sections of cover unless stated differently in the policy **Schedule**.



F.D.Martin
Chief Executive Officer
Signed on behalf of The Equine and Livestock Insurance Company Limited.

GEOGRAPHICAL

This policy covers any damage, loss or liability in the United Kingdom, Channel Islands, Isle of Man unless as detailed in Optional Extension A.

SINGLE ITEM LIMIT

No insurance cover is provided for any **Angling Equipment** in **Excess** of £50 in value unless specified in the **Schedule**. Maximum single item limit £1500.

Angling Equipment - angling equipment, as detailed in the **Schedule**, normally used by **You** for angling, including rods, nets, waterproof clothing and unspecified tackle box contents.

Excess - the amount **You** must pay towards each and every claim. If claims are made under more than one section of cover, an **Excess** will apply to each section of cover under which a claim is made.

Immediate family - **Your** spouse or person living with **You**, parents and children (by birth or adoption).

Loss of hearing - Complete and irrecoverable **loss of hearing** in both ears.

Loss of limbs - Physical severance or complete and irrecoverable loss of use of both arms at or above the elbow or both legs at or above the knee.

Loss of sight - Complete and irrecoverable **loss of sight** in both eyes.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review

Period of insurance - A period of at least 365 days from the start of the policy or the last renewal in the case of yearly policies and 28 days in the case of a monthly policy.

Permanent - Lasting 365 days and at the end of that period is beyond hope of improvement. (Total **Permanent** disablement shall be construed accordingly).

Policy term - **Policy term** is as agreed and stipulated in the policy **Schedule** and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy **Schedule**. This type of policy automatically renews annually.

Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Recognised Venue - Recognised place at which angling takes place by permission or under licence.

Schedule - Document showing the details of **the Policyholder** and cover provided.

Tacklebox contents - means hooks, floats, lures, flies and the like, which are not subject to individual declaration on the policy **Schedule**.

Total disablement - Disablement that entirely prevents **You** from attending to **Your** business or occupation (of any and every kind) or **Your** usual duties.

Unattended - Left without an adult in charge who is responsible for its safekeeping.

Unoccupied - Any period exceeding 24 consecutive hours when the building containing the **Angling Equipment** is not being used for occupation by an insured person.

We / the Company - The Equine and Livestock Insurance Company Limited.

You / the Policyholder - Any person(s) named in the **Schedule**.

SECTION 1 - THEFT, ACCIDENTAL LOSS / DAMAGE OF EQUIPMENT

Cover

We insure **You** up to the amount specified in the **Schedule** or market value (whichever is less) or the theft, accidental loss of or damage to, **Your Angling Equipment** whilst at Home, at a **Recognised Venue** or in direct transit to and from a **Recognised Venue** or in an unattended vehicle.

We will also cover the insured's unspecified tackle box contents, i.e. hooks, floats, lures, flies etc. up to the amount shown in the **Schedule** or market value (whichever is less) for any theft or accidental loss of, or accidental damage.

Exclusions applicable whilst at Home

- Any theft, attempted theft, loss of or damage to **Your Angling Equipment** whilst in locked garages or outhouses which are not part of **Your** Home, or from sheds, or any other similar structures within the boundaries of **your** property.
- Loss or damage where **Your** home is left **Unattended** or **Unoccupied** for a period in excess of 21 days.

Exclusions applicable whilst at a Recognised Venue or in Direct Transit

- Any theft, attempted theft, loss of or damage to **Your Angling Equipment** whilst at a **Recognised Venue** that is not reported to the venue immediately and a written report obtained.
- Angling Equipment** in transit that has not been carefully packed and packaged so as to prevent damage.

Exclusions Applicable whilst in an Unattended Vehicle

5. Loss or damage of any kind between midnight and 7am unless the unattended vehicle is in a locked garage.

Theft, attempted theft, loss of or damage to **Your Angling Equipment** whilst in :-

6. A taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
7. A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.
8. A motor vehicle UNLESS the **Angling Equipment** is placed in a locked boot or concealed under a parcel shelf or manufacturer's internal fitted cover.
9. A convertible "soft-top" vehicle UNLESS the **Angling Equipment** is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
10. A luggage container fitted to the exterior of the vehicle.
11. A vehicle which is not taxed, insured or having a current MOT (if required).

Other Exclusions Applicable to Section 1

12. Any item of **Angling Equipment** not specified in the Angling Insured Items List of **Your** policy documentation.
13. Any theft, attempted theft, loss of or damage to **Your Angling Equipment** that does not have visible evidence of forcible and violent entry.
14. Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.
15. **Angling Equipment** damaged during use.
16. Damage where the item claimed for is not made available to **the Company** for inspection. Items claimed for can only be disposed of with the prior agreement of **the Company**.
17. Damage covered under any manufacturer's guarantee.
18. Loss or damage due to wear and tear, cleaning, repairing or restoring any article, inherent defect or faulty maintenance, mechanical breakdown, electrical currents, the action of light or atmospheric conditions, battery acid, vermin, moths or any other graduating cause.
19. Loss because **You** or the person responsible for the **Angling Equipment** chose to give up ownership or possession, even if there was a fraudulent scheme, trick or false pretence.
20. **Equipment** leased, hired or rented to others by **You**.

Conditions

- A. If **Your Angling Equipment** (excluding clothing) is lost, damaged or stolen within the New For Old period specified in the **Schedule**, **We** will pay for the cost of repair or replacement.

- B. Replacement will be with property of the same or similar specification and quality without any deduction for wear and tear. The claim settlement may take into account any discount that would be available to us if **We'd** exercised our right to purchase replacement **Angling Equipment** using a supplier determined by us.
- C. In the event **You** refuse our offer of replacement **Angling Equipment** or by our choice, **We** may offer a cash settlement of the sum insured or market value (whichever is less) after allowing for wear and tear and depreciation.
- D. Upon settlement of any claim, the property in respect of which payment is made shall belong to **the Company**.
- E. The age of the **Angling Equipment** is deemed to be from the date of purchase new until the date of loss or damage.
- F. Where any item of **Angling Equipment** consists of articles in a pair or set, **We** will not pay more than the value of the particular part(s) which are the subject of the claim, without reference to any special value which such article(s) may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
- G. Any vehicle housing **Angling Equipment** worth in total in **Excess** of £3000 must be fitted with a Thatcham Security category 1 security device.
- H. **We** will indemnify **You** under each section of cover that **You** have chosen, up to but not exceeding the amount shown in **Your Schedule**. **We** may choose whether to replace, repair or pay for any loss and may join with other insurers in doing so.
- I. **You** must retain any damaged property for inspection unless **We** have advised otherwise. In the event of theft, attempted theft, vandalism or malicious acts **You** must notify the police immediately.

SECTION 2 - PUBLIC LIABILITY

Cover

We insure **You** up to the amount specified in the **Schedule** in respect of:

- amounts **You** become legally liable to pay and/or
- costs and expenses of defending litigation incurred with our written consent

for claims made against **You** for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the **period of insurance** and caused by or through **Your** use of the **Angling Equipment** whilst at a recognised venue.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. **You** must inform us immediately of any impending prosecution inquest or fatal injury inquiry or civil proceedings. **You** must send us every piece of correspondence and document **You** receive without

replying to it.

3.
 - (a) **You** must allow us to take over and conduct in **Your** name the defence or settlement of any claims for our own benefit;
 - (b) **You** must allow us to take proceedings in **Your** name, at our expense and for our own benefit, to recover compensation or secure an indemnity from any third party; and **You** shall give all information and assistance **We** require.
4.
 - (a) For any claim or series of claims **We** may at any time pay **You** the amount of the limit of indemnity or any lower amount that the claim(s) can be settled for;
 - (b) **We** will have no further liability to the claim(s) except for the third party's costs and expenses incurred before the date of the payment; up to the limit of indemnity specified in the **Schedule**.

Exclusions

This policy shall not apply to liability in respect of:

1. Death or bodily injury, loss or damage to property sustained in connection with **Your** carrying on of any trade, business or profession or use of the insured **equipment** for hire or reward.
2. Death or bodily injury to **You**, any person using the **Angling Equipment** with **Your** permission or consent, any member of **Your Immediate Family**, **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship.
3. Loss or damage to any property owned, held in trust, in the charge of or under the control of **You**, any person using the **Angling Equipment** with **Your** permission or consent, any member of **Your Immediate Family**, **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, guest, employer or any person with whom **You** have a contractual or business relationship.
4. Pollution or contamination of water, buildings or structures, land or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.
5. Any event which results from **Your** deliberate act or omission and which could reasonably have been expected by **You** having regards to the nature and circumstances of such act or omission.
6. Death or bodily injury, loss or damage to property as a result of any person using the **Angling Equipment** without **Your** permission or consent.
7. Liability created by an agreement which would not have existed in the absence of that agreement.
8. Loss arising out of the ownership, possession, use or operation of boats, motorized vehicles, yachts or waterborne craft or in connection with any other

occupation **You** are engaged in.

SECTION 3 - PERSONAL ACCIDENT

Cover

We will cover **You** whilst participating in angling at a recognised venue, if **You** have an accidental bodily injury.

The injury must be the only cause of:

- Death.
- Total **Permanent** loss of sight.
- Loss of one or more limbs.
- Total **Permanent** deafness in both ears.
- Total **Permanent** disablement preventing **You** from following any and every occupation.

Benefits reduced to 25% for people under 16 years of age.

Conditions

1. **We** will not make a payment for the same accident or the same person under more than one of the benefits listed in the **Schedule**. After **We** have agreed to pay one of the scheduled benefits **We** will have no further liability for that person under this section.
2. Payment for **Permanent** disablement as defined in the **Schedule** will start after 365 consecutive days of disablement, properly certified by a doctor who **We** accept.

Exclusions

1. Bodily injury that happens whilst under the influence of alcohol or drugs.
2. Any act of deliberate self-inflicted injury or suicide.
3. Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless **We** have been told about it and have accepted it in writing.
4. Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by **You** or anyone acting on **Your** behalf.
5. Loss if **You** do not obtain the care of a suitably qualified medical practitioner as soon as possible.

SECTION 4 - TEMPORARY DISABLEMENT

Cover

We will cover **You** up to the amount specified in the **Schedule** following an accident, occurring whilst **You** are participating in angling at a recognised venue, that results in temporary disablement entirely preventing **You** from attending to **Your** normal business or occupation. Benefits are reduced by 50% for students or the unemployed.

Exclusions

1. The first 14 days of disablement.

SECTION 5 - REIMBURSEMENT OF CLUB MEMBERSHIP & SYNDICATE FEES

Cover

We will cover **You** up to the amount specified in the **Schedule** for the reimbursement of club membership and/or syndicate fees if **You** are unable to participate in angling due to accident or sickness.

Exclusions

1. Fees that have yet to be paid.
2. The first 30 days of disablement.
3. Accident or injury not supported by a certificate from a medical practitioner that confirms disablement and certification from **Your** angling club that **You** have not participated for the period claimed and that the club has not refunded any fees to **You**.
4. The proportion of joint membership or syndicate fees relating to someone other than **You**.
5. Disablement lasting more than 365 days.
6. Any person over the age of 75.
7. Accident or illness arising as a result of a pre-existing medical condition.

SECTION 6 - REIMBURSEMENT OF MATCH ENTRY FEES

Cover

We will cover **You** up to the amount specified in the **Schedule** in respect of paid competition fees if **You** are physically unable to participate in the competition due to an unexpected accident or illness.

Exclusions

1. Any accident or illness occurring or first showing signs within 14 days of the start of the tournament.

OPTIONAL EXTENSIONS

Cover only applicable if noted in policy **Schedule** and additional premium paid.

A) Worldwide Cover

This insurance is operable up to 60 days in a year (monthly policies) / 30 days (annual policies) whilst **You** are using the insured items Worldwide.

B) Match and Game Fishing

We will cover **You** up to the amount shown in the **Schedule** or market value (whichever is less) for all sections as detailed in this policy and **Your Schedule** whilst **You** are participating in Match or Game fishing.

C) Night Fishing

We will cover **You** up to the amount shown in the **Schedule** or market value (whichever is less) for Section 1 whilst **You** are participating in Night fishing. The **Angling Equipment** must be attended at all times by an adult who is responsible for its safekeeping.

CONDITIONS OF CLAIMS SETTLEMENT

1. In order for us to consider a claim, **You** must conclusively prove the loss and substantiate the amount thereof.
2. **You** must accept that **We** may appoint a loss adjuster to investigate any claim on our behalf.

GENERAL CONDITIONS

1. When anything happens which may give rise to a claim under this policy, **You** must immediately give full details to our head office: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. This can be done by phone, fax, post or email. If **You** have not received an acknowledgement from us within 14 days after **You** send it, **You** must send us the details again, by recorded delivery. **You** must tell the police immediately if any property is lost or stolen and do everything **You** reasonably can to get it back. **You** must co-operate fully and truthfully and give us immediately any information that **We** need.
2. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **We** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
3. There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: **You** or someone acting on **Your** behalf; or one of **Your Immediate Family** members, relations, agents, employees, licensees, paying guests, or other person in contractual relationship with **You**.
4. If any difference shall arise to the amount to be paid under the policy such difference may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration is in addition to **Your** legal rights and not in substitution for them.
5. It is a condition precedent to any liability under this policy that the correct premium has been paid to **the Company** prior to the start of each **period of insurance** or within the credit period if one has been allowed to an agent.
6. **You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **We** will not be liable under the policy.
7. **You** must not misstate or omit or conceal a **material fact** from the proposal for this insurance or when renewing or claiming against it. Otherwise the policy is void and **We** will not return the premium.
8. **You** must notify us as soon as possible of any change in circumstances relevant to this policy. Failure to do so may invalidate **Your** policy. **We** reserve the right to alter the terms of **Your** policy immediately after **We** are notified of such changes.
9. For all losses **We** will require proof of fees, costs incurred, item ownership and value etc. For example receipts, cheque stubs, invoices. These must give full details of the items / costs incurred.

10. If **You** have not made a claim **You** may cancel this policy at any time when **You** will be entitled to the return of the unexpired portion of **Your** premium subject to the deduction of the reasonable cost of setting up and administering **Your** policy.
11. **We** may cancel this insurance at any time and return on demand the premium paid less reasonable amount for the time the policy has been in force. Our liability then ceases immediately but without affecting **You** or our rights under the policy up to the cancellation date. Notice shall be deemed sufficiently given if posted to **Your** last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £5.
12. **You** must at all times take reasonable precautions to prevent accidents, illness, loss and damage. **You** must keep all insured items in a good state of repair and maintained in accordance with manufacturer's recommendations.
13. When **We** invite **You** to renew **Your** policy **We** may, at our discretion alter premiums, cover, terms and conditions as **We** deem necessary for any reason including such factors as **Your** item's age.
14. In the event of claims settlement becoming due **We** will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to **You** unless otherwise requested. **You** can request an alternative payee by ticking the relevant box on the claim form **You** fill in and by providing the third party name.
15. If **You** pay **Your** premiums by direct debit or credit card and **You** default on any payment, a charge of £3.99 will be added to **Your** next collection.

GENERAL EXCLUSIONS

1. Any loss occurring as a result of sea fishing or any other types of fishing other than those stated on **Your** policy **Schedule**.
2. Any loss, damage, death, bodily injury or liability as a result of **You** taking part in dangerous sporting activities, unless **We** have been given prior notification and accepted the same in writing.
3. Loss or damage that is more specifically insured elsewhere.
4. Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
5. Loss by delay, confiscation or detention by customs or other officials or authorities.
6. Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lockouts; military power or coup.
7. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
8. Any legal liability or consequence associated with or

- caused by aircraft or other aerial devices.
9. The amount shown in the **Schedule** as **Your** 'retained liability' or '**Excess**'.
 10. **We** will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
 11. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
 12. **We** do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - (a) Influenza or any derivation or variant thereof;
 - (b) arising from any fear or threat (whether actual or perceived) of such Influenza;
 - (c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.
 13. Any claims as a result of any notifiable disease.

If **We** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon **the Policyholder**.

PREMIUM AND EXCESS REVIEW

1. The premium and **Excess** for this policy is reviewed at least once a year.
2. When reviewing **Your** premium and **Excess We** will consider any future impact to one or more of the following.
 - (a) Changes due to new information arising from our own experience suggesting that **our** future claims experience is likely to be better or worse than previously assumed. This information includes changes to the number and types of claims **We** expect to pay or changes to the average expected amount paid per claim.
 - (b) Changes due to new information arising from external sources such as general industry population or reinsurer experience is likely to be better or worse than previously assumed.
 - (c) Changes to **Your** circumstances such as any change to **Your** address.
 - (d) Changes due to legislative, tax or regulatory requirements such as:
 - (i) expenses related to providing the insurance
 - (ii) policies lapse rates which means the average time policies are held
 - (iii) interest rates
 - (iv) tax rates
 - (v) the cost of any legal or regulatory requirements
3. As a result of the premium and **Excess** review, **Your** premium and/or **Excess** may go up, stay the same or

go down and there is no limit to the amount of any change.

4. If **We** change **Your** premium and/or **Excess** and **You** do not wish to continue **Your** cover, **You** should contact **us** to cancel.

POLICY ALTERATION OR REINSTATEMENT & DUPLICATE DOCUMENTS

If **You** wish to make a change to **Your** policy after the first 14 days of policy inception or, if for any reason **We** reinstate **Your** policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should **You** request additional copies of **Your** policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

CANCELLATION RIGHTS

You can cancel at any time.

If **You** cancel within the first 14 days of policy inception, and no claim has been made, **You** will receive a full refund of any premium paid. If **You** have a monthly policy, cover will be cancelled with effect from the date **Your** next policy premium is due.

If **You** have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows overleaf:

If **You** have made a claim, **You** will not be entitled to any refund.

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

We may cancel this insurance at any time, in which case, **We** will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting **Your** or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to **Your** last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should **You** wish to alter **Your** policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If **You** have not received an acknowledgement from us within 14 days of sending details, **You** must post the

details by recorded delivery.

If **You** wish to appeal against any decision regarding the administration of **Your** policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If **You** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **You** require any assistance with any aspect of **Your** claim please contact us either by e-mail at claims@eandl.co.uk or by phone on 03300 243 438. If **You** wish to appeal against a decision made regarding **Your** claim (including the assessment or the outcome), please write to the Claims Manager. If **You** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **You** are unhappy with any aspect of our service and wish to make a formal complaint, please put **Your** complaint in writing and address **Your** complaint to the Chief Executive Officer. **We** will issue a response within 8 weeks from the date **We** receive **Your** complaint.

All correspondence should be addressed to The Equine & Livestock Insurance Co Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **You** do not receive satisfaction through our internal complaints handling procedure, **You** may refer **Your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the Chief Executive Officer's response.

CONTACT INFORMATION

Please note that **our** preferred method of contacting **You** is by email (upon receipt of a valid email address). **We** feel that contact by email is the quickest method of communication and using email rather than the post is kinder to the environment.

Quotations/Sales: t: 03300 243 254, f: 03300 242 971, e: quotes@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: t: 03300 243 438, f: 03300 242 971, e: claims@eandl.co.uk

Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

Existing Customers: t: 03300 243 360, f: 03300 242 971, e: policyadmin@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4pm

Affiliates/Brokers: t: 03300 243 229, f: 03300 242 971, e: broker@eandl.co.uk

Opening Hours: Mon to Fri 8.30am-5.00pm

The Equine & Livestock Insurance Co Limited
Thorpe Underwood Hall, Ouseburn, York, YO26 9SS

Telephone: 03300 243 360 Fax: 03300 242 971

email: info@eandl.co.uk

<http://www.eandl.co.uk>