STATEMENT OF DEMANDS AND NEEDS
This product meets the demands and needs of those who wish to ensure that the veterinary needs of their horse are met now and in the future.

SIGNIFICANT FEATURES AND BENEFITS

Death from accident or illness cover is provided up to the sum insured or market value of your horse whichever is less. An additional amount of up to £200 is available towards disposal costs.

Euthanasia without our permission, unless the attending vet believes it is necessary or immediate humane grounds.

Euthanasia for economic or financial reasons. The cost of euthanasia unless an amount is shown in the policy schedule.

Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

SECTION 1 – DEATH OR SLAUGHTER OF HORSE

Your legal liability to a third party, for the damages and costs arising from your use of the insured horse.

Liability of use (only applicable if specified in the policy schedule) provides cover for your legal liability to a third party, for the damages and costs arising from your use of another horse not insured under this policy.

SECTION 2 – PUBLIC LIABILITY

Death or bodily injury, loss or damage to :- you, any property owned, held in trust, in the charge of or under the control of you, any person riding or handling the insured horse without your permission or consent, any person that lives with you, 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 contractual of business relationship.

Death or bodily injury, loss or damage to property in respect of a horse drawn vehicle or trailer is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.

Damage to gates, walls, fences and crops occurring while the insured horse is being ridden, driven or led.

SECTION 3 – THEFT OF STRAYING

We pay up to the purchase price paid or the amount shown in policy schedule if the insured horse is not found within 28 days. We will also pay towards advertising and reward for your horse.

Theft or straying as a result of something a relation, immediate family member, agent, employees, licensee, paying guest or other person in contractual relationship with you does or fails to do.

Loss of horse due to fraudulent scheme, trick or false pretence.

Theft that is not reported to the police as soon as you discover that the horse is missing.

SECTION 4 – PERMANENT INCAPACITY OF HORSE

We pay up to the purchase price paid or the amount shown in the policy schedule if the insured horse has an injury or illness that permanently prevents it from carrying out the functions you keep and insure if for.

Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.
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SECTION 5 – PERSONAL ACCIDENT

Cover for you and any rider/driver if whilst in control of your horse you suffer death, total permanent loss of sight, loss of two or more limbs, total permanent deafness in both ears or total permanent disablement preventing the rider from any and every occupation.

Bodily injury that happens while under the influence of alcohol or drugs; or any act of deliberate self-inflicted injury or suicide by you.

Any result of pregnancy, childbirth, physical defect, infirmity or medical condition, unless we have been told about this and have accepted it in writing.

SECTION 6 – DENTAL COVER

Treatment for you following a riding accident.

SECTION 7 – STABLE COVER

If the stable at the premises where the horse is kept is totally destroyed or damaged beyond use by fire. The stable must be privately owned by you.

Stables where 5 or more horses or ponies are regularly kept, unless extension applies.

SECTION 8 – VET’S FEES

Cover for treatment given by a qualified vet, or if non-standard treatment cover is shown in the schedule, by a qualified practitioner recommended by your vet. This must follow an injury or illness that happened or started during the period of insurance. Non-standard treatments are regarded as laser treatment, acupuncture, hydrotherapy, remedial shoeing, physiotherapy or ultrasound. If the total vets fees seem likely to exceed £1000 or if your horse requires a general anaesthetic you must notify us immediately.

Costs for cosmetic, preventative, routine treatments/examination.

Treatment connected with castration, pregnancy of foaling.

Costs incurred more than 365 days after the injury or illness occurred.

Cost of dietary, nutritional and feed supplements.

Any amount above the sum insured value for the horses aged less than 1 year old.

Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

SECTION 9 – SADDLERY AND TACK

Cover for saddles, bridles, harness and other riding tack normally attached the insured horse for riding, driving, leading, lunging or while the horse is at grass and is stolen, lost or damaged by any accident. Tack must belong to you or your immediate family.

Clothing and personal belongings, including horse rugs or any description, clippers.

Harnesses used at any time with any horse-drawn vehicle not insured by us.

Any item lost or stolen while at premises where 5 or more horses or ponies are regularly kept, unless extension applies.

Theft from a building: that is not totally enclosed and secure; and that is not a permanent substantial structure of brick, stone or timber; and with doors that are not kept secured by a patent 5-level mortice deadlock or windows not secured by patent window locks. The theft must have involved violent and forcible entry to the building.

Anything over the single item limit, and/or amount for any one event as given in the schedule.
STATEMENT OF DEMANDS AND NEEDS
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Theft from an unattended vehicle or horsebox.

Any hire from a relation, agent, immediate family member, employee, licensee or paying guest of yours, or other person in a contractual relationship with you. Any condition excluded from cover as detailed on the policy schedule or notified separately by the letter or email.

SECTION 10 – HIRE OF REPLACEMENT HORSE

If a claim is accepted under section 3, we will repay you up to the amount shown in the schedule for hiring a replacement horse.

SECTION 11 – LOSS OF ENTRY FEES

We will pay the amount shown in the schedule for entry fees, paid in advance that cannot be recovered due to death of the horse or hospitalisation of the rider.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

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 change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

Any medical condition that existed or is connected to a condition that existed before the insurance policy began.

Costs resulting from pre-existing conditions or illness/disease first showing clinical signs before or within 14 days of your horse’s cover starting.

Any condition which is a vice of the horse, or a behavioural problem.

Costs not backed up by a receipt/invoice showing full details of the costs incurred.

Any claims arising in connection with your carrying on of any trade, business or profession or use of the insured horse for hire or reward.

Any claim caused by barbed wire, stock fencing and plain wire fencing.

Loss or damage (for tack or theft claim) that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.

Any claim for board, livery or transport costs for an insured horse, whatever the reason for them unless extension applies.

Any claims as a result of any form of special diet, stabling, bedding and needed for the treatment or general well-being of the horse.

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 Influenza or any derivation or variant thereof.