

## STATEMENT OF DEMANDS AND NEEDS

This product meets the needs of those who wish to ensure that the veterinary needs of their horse are covered for up to 365 days from the date of the onset of each injury or illness.

### SIGNIFICANT FEATURES AND BENEFITS

### SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

## SECTION 1 - DEATH, THEFT AND STRAYING OF HORSE

Up to the sum insured or market value whichever is less if the insured horse dies due to injury or illness or is not found within 28 days of being stolen or straying; includes £300 disposal costs; £500 recovery costs.

Death/euthanasia occurring after the period of insurance or 365 days after the onset of the illness/injury.

Euthanasia undertaken without our permission save where your attending veterinary surgeon certifies the insured horse requires euthanasia on immediate humane grounds in accordance with BEVA guidelines.

Euthanasia for economic or financial reasons.

Death as a result of illness where the insured horse is aged 20 years or older.

Costs of euthanasia and any consequential loss thereafter.

Loss by theft or straying as a result of an act or omission of a relation, immediate family member, agent, employee, licensee, guest or other person in a contractual relationship with you.

Loss because you chose to relinquish ownership or possession of the insured horse, even if such occurred by reason of fraudulent scheme, trick or false pretence.

Loss by theft that is not reported to the Police immediately and in any event no later than 24 hours after the theft is discovered.

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

## SECTION 2 - PUBLIC LIABILITY

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

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 a contractual or business relationship.

Death or bodily injury, loss or damage to property as a result of the insured horse's interaction with other animals.

Death or bodily injury, loss or damage to property in respect of a horse drawn carriage or trailer if it is not insured with us for public liability.

Death or bodily injury, loss or damage occurring while the horse drawn carriage or trailer is being

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transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.

### SECTION 3 - LOSS OF USE OF HORSE

Up to the sum insured or marked value whichever is less if the insured horse has an injury or illness that permanently prevents it from carrying out the functions it is kept and insured for.

Permanent incapacity as a result of any surgical operation or injury or general anaesthetic, unless done as a result of injury or illness.

Permanent incapacity following treatment given by a person who is not a qualified vet or qualified practitioner recommended by your vet.

Benefits are reduced to 50% for horses aged 13 years or more.

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

### SECTION 4 - PERSONAL ACCIDENT AND DENTAL COVER

Up to the amount shown in the schedule if you suffer bodily injury or require emergency dental treatment following an injury sustained to your teeth, whilst riding, or leading, the insured horse or whilst driving or are a passenger in a horse drawn carriage also insured with us.

The injury must be the only cause of 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 following any and every occupation.

Following a personal accident claim benefits are reduced to 25% for riders under 16 years of age.

### SECTION 5 - STABLES 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.

We will not pay for a claim if you do not send in receipts from a recognised livery of riding establishment, clearly showing the dates of stabling and the charges.

### SECTION 6 - VET'S FEES

Cover for treatment given by a qualified vet or a qualified practitioner recommended by your vet following an injury or illness occurring or commencing during the period of insurance.

Non-standard treatments are regarded as laser treatment, acupuncture, hydrotherapy, remedial shoeing, physiotherapy or ultrasound.

Surgical operation or general anaesthetic unless previously notified to us or it is an emergency referral or operation.

Illness cover for horses aged 20 years and over.

Treatment connected with castration, pregnancy or foaling.

Costs incurred, medicines or materials prescribed for use more than 365 days after the first date of the injury or illness.

Cost of dietary, nutritional and feed supplements.

Any amount above the sum insured value for 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.

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### SECTION 7 – SADDLERY AND TACK

Cover for saddles, bridles, harness and other riding tack normally attached to the insured horse for riding, driving, leading, lungeing or while the horse is at grass, that belongs to you or your immediate family and is lost, stolen or damaged by an accident.

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.

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-lever 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 of £1,000.

Theft from an unattended vehicle or horsebox.

Loss or damage that cannot be identified as occurring within a definite 24-hour period.

### SECTION 8 – HIRE OF REPLACEMENT HORSE

If a claim is accepted for theft or straying, we will pay you up to the amount shown in the schedule for hiring a replacement horse.

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 claim under this section which is not backed up by receipts from a recognised livery or riding establishment showing the dates of hire and the charges.

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

### GENERAL CONDITIONS

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

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.

At the start of this insurance, you must be the sole owner of each horse and item insured. This insurance will stop covering any horse or item as soon as you sell it or part with any interest in it, whether temporarily or permanently.

If the horse dies, you must arrange and pay for a qualified vet to certify the cause of death. The vet must make a post-mortem examination at your expense if we ask for one or if the cause of death is not known.

### 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.

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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.

## 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.

Any claims for illness and/or disease displaying clinical signs within 14 days of policy inception.

Any claim caused by a behavioural difficulty or vice of the insured horse (including public liability) unless we have been informed about it and have accepted it in writing.

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.

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.

A similar illness, disease, lameness, injury or physical disability occurring again that affects the insured horse and which existed before this period of insurance began (whether you claimed for it or not) unless we have given our written permission to accept liability.

The policy does not provide cover for preventative treatment.

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.