

HORSE INSURANCE



Insurance Product Information Document

Company: www.horse-insurance.co.uk, trading name of The Equine and Livestock Insurance Company Limited

Product: Horse

www.horse-insurance.co.uk is a trading name of The Equine and Livestock Insurance Company Limited - registered in England and Wales no: 294940 - registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS - The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; the sum insured is shown on your Policy Schedule.

What is this type of insurance?

This policy provides cover if your horse dies or is put to sleep on immediate humane grounds, strays or is stolen and not found within 28 days.



What is insured?

- ✓ Death, theft or straying.

Elective Benefits:

- Your legal liability to others for compensation and costs arising out of your ownership or use of your horse.
- Loss of use where your horse is unable to (1) perform its insured equestrian activities or (2) perform any equestrian activities.
- Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst riding, leading, handling or caring for your horse.
- Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of your riding, leading, handling or caring for your horse.
- The cost of alternative stabling if the stables owned by you are totally destroyed or damaged by fire.
- Vet's fees - treatment following an injury or illness.
- Stolen or accidentally damaged saddlery and tack.
- Hire of a horse if yours strays or is stolen.



What is not insured?

- ✗ Euthanasia without our permission unless a vet confirms it was on immediate humane grounds.
- ✗ Costs arising from or death occurring 365 days after an injury or illness first displayed clinical signs.
- ✗ Costs arising from or death following any injury or illness which existed before the insurance began or reviews.
- ✗ Costs arising from or death following any injury or illness which displayed clinical signs within 14 days of the start of your policy.
- ✗ Costs arising from or death due illness where your horse is aged 20 years or older.
- ✗ 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, notifiable disease, virus, bacteria, contagion, epidemic and/or pandemic.
- ✗ Any condition excluded from cover.

Elective Benefits:

- Costs or permanent incapacity incurred if your horse is injured whilst taking part in or preparing for an uninsured activity.
- Costs or permanent incapacity incurred or treatment received more than 365 days after your horse first displayed clinical signs.
- Costs not supported by a receipt or invoice.
- Theft by anyone to whom you entrusted your horse.
- Any claim where the security requirements have not been complied with.

- Death or bodily injury, loss or damage to property owned by you or any person handling your horse with your permission or consent.
- Any personal accident or dental claim arising as a result of a pre-existing condition. Any horse that is known to have vicious tendencies or behavioural problems.
- Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Horses used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, wilful or criminal act.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it

On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

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.