

Rider Insurance

Insurance Product Information Document

Company: The Insurance Emporium

Product: Rider – new business

The Insurance Emporium 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; your sum insured is shown in your Policy Schedule.

What is the type of insurance?

This insurance is for people who want cover for the emergency veterinary treatment, or death of, a horse ridden by you following its sustaining an external visible accidental injury

NOTE: Monthly = lunar and calendar monthly policy duration



What is insured?

- ✓ Emergency vet's fees incurred within 24 hours following an external visible accidental injury only

	Junior	Adult
Monthly	£2,000	£2,000
Annually	£1,750	£1,750
- ✓ Death of a horse as a result of an external visible accidental injury. *Settlement: Market value up to:*

	Junior	Adult
Monthly	£1,500	£3,500
Annually	£1,250	£3,250
- ✓ Stolen or accidentally damage saddlery and tack

	Junior	Adult
Monthly	£1,250	£3,000
Annually	£1,000	£2,500
- ✓ Your legal liability to others for compensation and costs arising out of your riding any horse

	Junior	Adult
Monthly	£2.5m	£3m
Annually	£2m	£2.5m
- ✓ Death, total permanent disablement, loss of hearing, sight, or limbs as a result of a bodily injury sustained whilst riding a horse

	Junior	Adult
Monthly	£22,500	£22,500
Annually	£20,000	£20,000



What is not insured?

- ✗ Costs incurred or death arising from an illness
- ✗ Costs or treatment more than 24 hours, or death more than 48 hours, after the horse sustained an external visible accidental injury
- ✗ Costs arising from, or death following, an external accidental visible injury which existed before the insurance began or reviews
- ✗ Costs incurred, or death following, the horse sustaining an external visible accidental injury that happened whilst taking part in or preparing for an activity outside your type of use
- ✗ Euthanasia without our permission unless your vet confirms it was on immediate humane grounds
- ✗ Costs not supported by a receipt or invoice
- ✗ Any claims where the security requirements have not been complied with
- ✗ Death or bodily injury, loss or damage to property owned by you or the owner of the horse

✓	Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of you riding a horse		
		Junior	Adult
Monthly	£1,750	£2,000	
Annually	£1,500	£1,750	

✓	Tutoring fees for a child aged 5-17 years if, as a result of a riding accident, they are unable to attend their full-time educational establishment		
		Junior	Adult
Monthly	£3,000	n/a	
Annually	£2,750	n/a	

- ✗ Any horse that is known to have vicious tendencies or behavioural problems
- ✗ Any personal accident or dental claim arising as a result of a pre-existing condition or that was sustained whilst you were taking part in or preparing for an activity outside your type of use
- ✗ Junior only – the first 28 days of a child being unable to attend their full-time educational establishment
- ✗ Policy excess

Optional Benefits

What is insured?

- ✓ Your riding clothes if they are stolen or accidentally damaged whilst you are taking part in, preparing for, travelling to or from a specified equestrian activity
- settlement: £500 (£150 single item limit)*

What is not insured?

- ✗ Any claims where the security requirements have not been complied with
- ✗ Costs not supported by a receipt or invoice
- ✗ Policy excess

Are there any restrictions on cover?

- ! Horses used in any trade, profession, or business.
- ! Losses which are not expressly covered by the terms and conditions.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone caring for or in control of your insured items; or a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual relationship with you.

Where am I covered?

This policy covers any damage or loss occurring within the United Kingdom, Channel Islands, and Isle of Man.

This policy covers liability arising in the United Kingdom, Channel Islands, and Isle of Man.

What are my obligations?

You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about 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 yearly (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 in your policy schedule and ends at the conclusion of the policy duration (as stated in your policy schedule and defined in your policy wording).



How do I cancel the contract?

You can cancel at any time by notifying our customer contact team. We may make an administration charge for cancellation.

Yearly policy duration - we will refund the part of your yearly premium which applies to the remaining policy duration (as long as you have not made a claim, or no claim has been made against you).

Lunar or calendar monthly policy duration - we will not collect any further lunar or calendar monthly premiums.