

# RIDER INSURANCE



## Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited  
(registered in England and Wales no: 294940)

Product: Rider

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 on your Policy Schedule.

### What is this type of insurance?

The policy provides cover for the death of, or emergency veterinary treatment of, a horse ridden by you following its sustaining an external visible accidental injury.



#### What is insured?

- ✓ Emergency vet's fees incurred within 24 hours following an external visible accidental injury only.
- ✓ Death of a horse as a result of an external visible accidental injury.
- ✓ Stolen or accidentally damaged saddlery and tack.
- ✓ Your legal liability to others for compensation and costs arising out of your riding any horse.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst riding a horse.
- ✓ Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of your riding a horse.
- ✓ 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.

#### Elective Benefits:

- Your riding clothes if they are stolen or accidentally damaged whilst you are taking part in, preparing for or travelling to or from a specified equestrian activity.
- Premium Waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice about an insured event.



#### 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 visible accidental 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.
- ✗ 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.
- ✗ The first 28 days of a child being unable to attend their full-time educational establishment.
- ✗ Policy excess.

#### Elective Benefits:

- 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?

- ! 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, willful 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.



#### 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.