

Rider Insurance

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: The Insurance Emporium - Rider Insurance

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 FRN: 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 your policy documentation.

What is this type of insurance?

This policy primarily provides cover for emergency veterinary treatment or death of a horse in a rider's care, resulting from an external accidental visible injury.



What is insured?

- ✓ Emergency vet's fees | **£2,500**
- ✓ Emergency euthanasia | **£4,500**
- ✓ Disposal costs | **£300**
- ✓ Theft and straying | **£4,500**
- ✓ Advertising and/or reward | **£300**
- ✓ Saddlery and tack | **£3,500**
- ✓ Public liability | **£3m**
- ✓ Personal accident | **£30,000**
- ✓ Dental treatment | **£2,500**
- ✓ Private tutoring | **£3,500**

Optional Benefits

- Riding clothes | **£500**



What is not insured?

- ✗ Any amount greater than the maximum amount shown in the policy schedule.
- ✗ Death arising from, or costs relating to the emergency treatment of, an illness.
- ✗ Costs incurred, emergency treatment received or prescribed for use, more than 24 hours after the horse sustained an external accidental visible injury.
- ✗ Death occurring more than 48 hours after the horse sustained an external accidental visible injury.
- ✗ Death arising from, or costs relating to, an external accidental visible injury which (a) first showed clinical signs, happened, or existed before the policy began; or (b) is the same as, or has the same diagnosis as, or is caused by, related to, or results from an external accidental visible injury or any clinical signs displayed before the policy began.
- ✗ Death arising from, or costs relating to, the horse sustaining an external accidental visible injury whilst you were participating in, or preparing for, an activity not specified as an equestrian activity.
- ✗ Any claim for theft or straying until 90 days after the loss is reported to us and only then in the event the horse has not been recovered during that period.
- ✗ Any claim where the security requirements in Appendix One: Security Requirements have not been complied with.
- ✗ Theft unless involving forcible and violent entry and you have complied with Appendix One: Security Requirements.
- ✗ Any claim arising from participating in, or preparing for, any activity not specified as an equestrian activity.
- ✗ Any Public Liability, Personal Accident, or Dental Treatment claim where, at the date of the accident or incident giving rise to the claim, you are under 5 years old or over 75 years of age.
- ✗ The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.

Optional Benefits

- Any claim where the security requirements in Appendix One: Security Requirements have not been complied with.

- The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.



Are there any restrictions on cover?

- ! Any amount over £1,000 for any single item of saddlery and tack.
- ! Any amount over £150 for any single item of riding clothes.
- ! 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 the horse, saddlery and tack, or riding clothes; or a member of your family, or someone who lives with you whether as a cohabitee, tenant, or on any other basis; your agents, employees, licensees, guests; and/or any other person who is in a contractual or business relationship with you.



Where am I covered?

- ✓ This policy covers damage or loss occurring in 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 always tell us.
- 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 annual premium by direct debit, credit or debit card, or cheque in a single annual payment or by monthly instalment.



When does the cover start and end?

- Your cover will take effect at the time and date 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.
- If you cancel your policy within the first 14 days and have not made a claim, we will provide a full refund of premium.
- **Single annual premium payment:** We will refund the part of your 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).
- **Annual premium paid by monthly instalment:** We will not collect any further monthly instalments (as long as you have not made a claim, or no claim has been made against you). If you have made a claim, or if a claim has been made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately. This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery.
- We may cancel this insurance by sending you seven days' notice to your last known email or postal address.