

## STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of horse riders who wish to ensure the emergency veterinary needs of a horse are met following an external visible accidental injury

### SIGNIFICANT FEATURES AND BENEFITS

### SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

## SECTION 1 – EMERGENCY VET’S FEES FOR EXTERNAL VISIBLE ACCIDENTAL INJURY ONLY

Emergency treatment provided up to 24 hours after the horse sustains an external visible accidental injury.

Costs arising from an illness or any treatment thereof.

Costs incurred, emergency treatment received or prescribed for use more than 24 hours days after the horse sustained an external visible accidental injury.

Costs arising from an external visible accidental injury which (a) first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an external visible accidental injury or clinical signs displayed before the commencement date/time shown on your policy schedule.

Costs incurred if the horse sustains an injury that happened whilst taking part in or preparing for an activity not encompassed within your type of use.

The excess as shown in your policy schedule.

## SECTION 2 – CUSTODIAL LIABILITY

If a horse dies or is put to sleep by a vet on immediate humane grounds as a result of an external visible accidental injury it sustained whilst you were riding it.

Euthanasia performed without our permission unless your vet confirms it was on immediate humane grounds.

Death if the horse dies or is put to sleep by a vet more than 48 hours after the horse sustained an external visible accidental injury.

Death following an external visible accidental injury which:

- first showed clinical signs, happened or existed before the commencement date/time shown on your policy schedule or
- 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 clinical signs displayed before the commencement date/time shown on your policy schedule.

Death arising from any illness.

Death where your vet or our consultant vet considers the horse's external visible accidental injury was able to be treated.

Death if the horse sustains an external visible accidental injury that happened whilst you were taking part in or preparing for an activity not encompassed within your type of use.

The excess as shown in your policy schedule.

## SECTION 3 – SADDLERY AND TACK

Your saddlery and tack is stolen or accidentally damaged whilst you are taking part in or preparing for an activity encompassed within your specified type of use.

Any claim where the security requirements in the Appendix have not been complied with

Any amount over £1,000 for any single item of saddlery and tack.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

Theft from any building or location which is not specifically defined in the security requirements.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything You reasonably could to recover the stolen property.

The excess as shown in your policy schedule.

## SECTION 4 - PUBLIC LIABILITY

Your legal liability to others for compensation and costs caused by or through your riding a horse.

If the horse is known to have vicious tendencies or behavioural problems.

Death or bodily injury, loss or damage to property owned by you, the owner of any horse you were riding, 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 horse's interaction with other animals.

The excess as shown in your policy schedule.

## SECTION 5 - PERSONAL ACCIDENT

Bodily injury sustained as a result of you riding, a horse that, within 12 months, is the sole cause of death, total and irrecoverable loss of hearing, sight, limbs or total permanent disablement.

Any claim arising as a result of pre-existing condition.

Any claim that arose because you were taking part in or preparing for an activity not encompassed within your specified type of use.

The excess as shown in your policy schedule.

## SECTION 6 - DENTAL TREATMENT

Dental treatment undertaken after an accidental bodily injury to your mouth and/or teeth as a result of your riding a horse.

Any claim arising as a result of pre-existing condition.

Any claim that arose because you were taking part in or preparing for an activity not encompassed within your type of use.

The excess as shown in your policy schedule.

## SECTION 7 - PRIVATE TUTORING

Private tutoring fees for a child aged 5-17 years if, they are unable to attend their full-time educational establishment solely as a result of a riding accident.

The first 28 days of being unable to attend the educational establishment.

Costs not supported by a receipt/invoice showing full details of the costs incurred.

The excess as shown in your policy schedule

## SECTION 8 - RIDING CLOTHES

If your riding clothes are stolen or accidentally damaged whilst you are taking part in, preparing for or travelling to and from an activity encompassed within your type of use.

Any claim where the security requirements in the Appendix have not been complied with.

Any amount over £150 for any single item of riding clothes.

Costs not supported by a receipt/invoice showing full details of the costs incurred

Theft from any building or location which is not specifically defined in the security requirements.

Theft unless involving forcible and violent entry and you have complied with the security requirements.

Theft unless (i) you have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) you have obtained a police crime reference number and details of the police station the crime was reported to (iii) you did everything You reasonably could to recover the stolen property.

The excess as shown in your policy schedule.

## SECTION 9 – PREMIUM WAIVER

In the event of your hospitalisation, accidental bodily injury, death or unemployment, we will waive your insurance policy premium.

If you are unable to work but receive your normal wages or salary.

Voluntary unemployment.

If you were on notice of the potential for unemployment prior to commencing this cover.

## SECTION 10 – LEGAL HELPLINE

Telephone legal advice concerning an insured event.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

## GENERAL CONDITIONS

You must always take reasonable steps to prevent accidents, injury, loss and damage and to minimise any claims under this policy.

Where you maliciously and/or recklessly fail to disclose a material fact at policy inception, review or when making a claim we may (i) reject your claim (ii) endorse your policy (iii) void your policy and/or (iv) retain your premium.

If the horse has suffered from an injury, illness or condition that has not been disclosed to us at the commencement or review of the policy, we may place an exclusion retrospectively to the date of inception or review.

You must observe and fulfil all the terms, conditions and endorsements of the policy otherwise we may not be liable under the policy.

## CONDITIONS OF SETTLING CLAIMS

This is a policy of indemnity; we are not liable to pay any vet's fees claim until the treatment for the injury, illness or condition is completed; we may choose to offer an interim payment at our own discretion.

We are not liable to pay any claims (including public liability) caused by your horse bolting, rearing, straying, shying, biting, kicking, escaping, damaging property, attacking the general public or other horses, if your horse has a history of doing this.

## GENERAL EXCLUSIONS

Any losses which are not expressly covered by the terms and conditions of this policy.

The policy does not cover using the horse in any trade, profession or business, unless we have agreed in writing to cover this.

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by:

- a. you or someone acting on your behalf; or
- b. someone caring for or in control of your horse; or
- c. one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.

## 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.