

TRAILER INSURANCE



Insurance Product Information Document

Company: The Insurance Emporium, trading name of The Equine and Livestock Insurance Company Limited

Product: Trailer Hire

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 on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for the theft of a hired trailer or its loss or damage by fire.



What is insured?

- ✓ Theft or loss / damage by fire.
- ✓ Accidental damage.
- ✓ Your legal liability to others for compensation and costs arising out of your use of a hired trailer.

Optional Benefits:

- Cover in Europe – theft, loss or damage by fire and accidental damage (if chosen).
- Cost of recovery and redelivery (UK only).
- Irrecoverable entry fees if your trailer becomes unusable and alternative transport is not available to convey your horse.



What is not insured?

- ✗ Storage costs.
- ✗ Any claim where the security requirements have not been complied with.
- ✗ Death or bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of your trailer for hire or reward.
- ✗ 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.
- ✗ Policy excess.

Optional Benefits:

- Storage costs.
- Any claim 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.
- ! Any claim where your trailer is situated on a working farm.

- ! Use of your trailer for anything except social, domestic or pleasure purposes.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent.
- ! Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
 - o you or someone acting on your behalf; or
 - o someone caring for or in control of your trailer; or
 - o a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or
 - o your agents, employees, licensees, guests; and/or
 - o any other person who is in a contractual relationship with you.



Where am I covered?

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



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 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.