

Trailer Insurance

Insurance Product Information Document



Company: The Insurance Emporium

Product: Trailer – new business and renewal

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 to protect their trailer or horse drawn vehicle against its theft, or its loss or damage by fire.

NOTE: Monthly = lunar and calendar monthly policy duration



What is insured?

- ✓ Theft, loss / damage by fire
Settlement: price paid less depreciation sum insured, or market value, whichever is less
- ✓ Accidental damage



What is not insured?

- ✗ Storage costs
- ✗ Any claim where the security requirements have not been complied with
- ✗ Policy excess

Optional Benefits



What is insured?

- ✓ Cover in Europe – theft, loss, or damage by fire and accidental damage
Monthly 50 days per year
Annually 40 days per year
- ✓ Cost of recovery and redelivery (UK only)
Monthly £750
Annually £500
- ✓ Hire of a trailer if yours becomes unusable for more than 24 hours
Monthly £150 per week for up to 4 weeks
Annually £150 per week for up to 3 weeks
- ✓ Irrecoverable entry fees if your trailer becomes unusable and alternative transport is not available to convey your horse
Monthly £400 per incident
Annually £300 per incident



What is not insured?

- ✗ Storage costs
- ✗ Any claim where the security requirements have not been complied with
- ✗ Costs not supported by a receipt or invoice
- ✗ Death or bodily injury, loss or damage to property arising as result of a horse being prepared for harnessing, being harnessed, or breaking free of harnessing to your horse drawn vehicle if that horse is not insured with us
- ✗ Policy excess

- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your trailer or horse drawn vehicle

Monthly £1.5m

Annually £1m

- ✓ Friends cover *two friends*



Are there any restrictions on cover?

- ! Any claim where the trailer or horse drawn vehicle is situated on a working farm.
- ! Losses which are not expressly covered by the terms and conditions.
- ! Use of your trailer or horse drawn vehicle for anything except social, domestic, or pleasure purposes.
- ! 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, Isle of Man, and Europe (if chosen).

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.