

# TRAILER INSURANCE



## Insurance Product Information Document

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

**Product:** Trailer

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 your trailer or horse drawn vehicle or its loss or damage by fire.



#### What is insured?

- ✓ Theft or loss / damage by fire

#### Optional Benefits:

- Accidental damage.
- Cover in Europe - theft, loss or damage by fire and accidental damage (if chosen).
- Cost of recovery and redelivery (UK only).
- Hire of a trailer if yours becomes unusable for more than 24 hours.
- Irrecoverable entry fees if your trailer becomes unusable and alternative transport is not available to convey your horse.
- Your legal liability to others for compensation and costs arising out of your ownership of your trailer or horse drawn vehicle.
- Cover extends to 2 friends using your trailer or horse drawn vehicle for social, domestic and pleasure purposes.
- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice about your trailer or horse drawn vehicle.



#### What is not insured?

- ✗ Storage costs.
- ✗ Any claim where the security requirements have not been complied with.
- ✗ 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
- Death or bodily injury, loss or damage to property arising as a 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.



#### Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Any claim where your trailer or horse drawn vehicle is situated on a working farm.

- ! Use of your trailer or horse drawn vehicle for anything except social, domestic or pleasure purposes.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, wilful 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 except as where indicated above.



### 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.

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.