

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their trailer or horse drawn vehicle against theft or its loss / damage by fire

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

SECTION 1 - FIRE AND THEFT

Covers loss or damage to your trailer or horse drawn vehicle by fire or its stolen and not found within 28 days of being reported to us.

Storage costs.

Loss or damage due to theft or attempted theft if the specified security requirements are not adhered to.

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

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

ELECTIVE BENEFITS

SECTION 2 - ACCIDENTAL DAMAGE

Covers accidental damage to your trailer or horse drawn vehicle.

Storage costs.

Loss or damage due to theft or attempted theft if the specified security requirements are not adhered to.

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

Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.

The excess as shown in your policy schedule.

SECTION 3 - EUROPEAN USE

Geographically extends loss or damage under Sections 1 and 2 (if chosen) to the continent of Europe including sea crossings for a defined maximum number of days.

Your trailer or horse drawn vehicle if left unattended for a period exceeding 24 hours in Europe.

The excess as shown in your policy schedule.

SECTION 4 - RECOVERY AND DELIVERY COSTS (UK ONLY)

The cost of recovery of your trailer or horse drawn vehicle to the nearest suitable repairer if disabled by loss or damage detailed under Sections 1 or 2 (if chosen) and the costs of redelivery after repair.

Storage costs

The excess as shown in your policy schedule.

SECTION 5 - REPLACEMENT HIRE

Covers the cost of your hiring a similar trailer or horse drawn vehicle where yours becomes unusable for more than 24 hours and the loss or damage is covered under Sections 1 or 2 (if chosen).

The excess as shown in your policy schedule.

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SECTION 6 - LOSS OF ENTRY FEES

Covers irrecoverable entry fees if alternative transportation is not available to convey a horse owned by you or a member of your immediate family to a competition if your trailer is rendered unusable by loss or damage detailed under Sections 1 or 2 (if chosen).

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

The excess as shown in your policy schedule.

SECTION 7 - PUBLIC LIABILITY

Your legal liability to others for compensation and costs caused by or through your ownership or use of your trailer or horse drawn vehicle.

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

SECTION 8 - FRIENDS COVER (UK COVER)

Cover extended to include any 2 friends using your trailer or horse drawn vehicle for social, domestic and pleasure purposes.

Exclusions applicable to Sections 1 - 7.

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 your ownership or use of your trailer or horse drawn vehicle.

Any commercial legal problems.

Consideration of any documentation or correspondence pertaining to your dispute.

Undertaking litigation.

GENERAL CONDITIONS

You must take all reasonable steps to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

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.

GENERAL EXCLUSIONS

Any claim arising from your participating in or preparing for any driving trials or competitions or cross country events using your horse drawn vehicle.

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

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.

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You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to the storage location. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately after we are notified of such changes.

We are liable only if we have received the correct premium before the start of each policy term.

This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporary or permanently.

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 (b) someone caring for or in control of your trailer or horse drawn vehicle (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.

Any theft claim 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.

Any loss occurring where the vehicle towing or transporting your trailer or horse drawn vehicle does not comply with the manufacturers recommendations.

CONDITIONS OF SETTLING CLAIMS

Claims for loss or damage while your trailer or horse drawn vehicle is being towed by an inexperienced driver or is situated at a site with 5 or more trailers, horse drawn vehicles, touring caravans or motorhomes are subject to a double excess.

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.