

HORSE INSURANCE



Insurance Product Information Document

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

Product: Veteran Horse

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 provides cover if your veteran horse dies or is put to sleep on immediate humane grounds due to external visible accidental injury, strays or is stolen and not found within 28 days.



What is insured?

- ✓ Death due to external visible accidental injury, theft or straying.

Optional Benefits:

- Vet's fees for external visible accidental injury only (EAVI).
- Death and/or vet's fees due to colic (Colic).
- Transportation and livery - referral vet only.
- Cost of removal and disposal of your horse's body.
- Stolen or accidentally damaged saddlery and tack.
- Your legal liability to others for compensation and costs arising out of your ownership of your horse.
- Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst riding, leading, handling or caring for the horse.
- Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of your riding, leading, handling or caring for the horse.



What is not insured?

- ✗ Euthanasia without our permission unless a vet confirms it was on immediate humane grounds.
- ✗ Death occurring 365 days an injury, illness or condition first displayed clinical signs.
- ✗ Death following any external visible accidental injury which existed before the insurance began or reviews.
- ✗ Death due to illness where your horse is aged over 19 years and 364 days at the policy start or review date.
- ✗ Death following any external visible accidental injury excluded from cover.
- ✗ Costs not supported by a receipt or invoice.
- ✗ 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:

- Costs arising from any illness or treatment thereof (EAVI or Colic if chosen).
- Costs arising due to colic over the maximum benefit.
- Costs incurred if your horse is injured whilst taking part in or preparing for an uninsured activity.
- Costs incurred or treatment received more than 365 days after your horse first displayed clinical signs.
- Injury, illness or condition which existed before the insurance began or reviews.
- Injury, illness or condition which displayed clinical signs within 14 days of the start of your policy.
- Costs arising due to colic where your horse is aged 24 years and 364 days at the policy start

or review date.

- Any condition excluded from cover.
- Costs not supported by a receipt or invoice.
- Theft by anyone to whom you entrusted your horse.
- Any claim where the security requirements have not been complied with.
- Death or bodily injury, loss or damage to property owned by you or any person handling your horse with your permission or consent.
- Any personal accident or dental claim arising as a result of a pre-existing condition.
- Any horse that is known to have vicious tendencies or behavioural problems.
- Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Horses used in any trade, profession or business.
- ! 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:
 - you or someone acting on your behalf; or
 - someone caring for or in control of your horse and/or 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, loss or liability arising within 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 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.