

## POLICY WORDING

### DEMANDS AND NEEDS - PRODUCT SUITABILITY

This product meets the demands and needs of those who want cover if their 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

## INTRODUCTION

Welcome to **Your** veteran horse cover. Here **You** will find all the relevant information for the cover **You** have chosen. **We** are delighted to be **Your** provider of choice and detailed below **We've** outlined exactly how **We** can help look out for **You**. Don't hesitate to contact **Us** if there is any way **We** can help.

**This is a master policy wording showing all sections of cover available. Some sections may not be applicable to Your chosen insurance product.**

**Please read this in conjunction with the Insurance Product Information Document (IPID) and check Your Policy Schedule carefully (Your Policy Cover and Optional Benefits) to ensure You understand which sections apply to You.**

## WHAT YOU SHOULD DO

Please read the policy as soon as **You** receive it. If this is a renewal, **We** recommend **You** read the policy carefully as it may contain new benefits, terms and conditions. If **You** do not keep to the conditions, **Your** policy could become void or **We** may not accept liability for a claim.

It is up to **You** to make sure that the entire policy and policy schedule meet **Your** needs; **You** must tell **Us** immediately if this is not the case.

## YOUR OBLIGATIONS TO US

### Material Facts

**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.

### Declaration

By entering into or renewing this policy **You** confirm **Your Horse** is in good health. **Your Horse** does not have an **Injury, Illness or Condition** (including previous bouts of colic), and is not displaying any **Clinical Signs** of an **Injury, Illness or Condition** except for those notified to, and accepted in writing by, **Us**.

## PARTICULAR POINTS ABOUT COVER

The policy covers **Your Horse** whilst **You**, or anyone with **Your** permission, is looking after it.

This policy is only suitable for, and it will only respond to claims if the fact of the matter, occurrence or event giving rise to the claim occurs in the United Kingdom, Channel Islands or Isle of Man during the **Policy Term**. The laws of England and Wales apply to this insurance contract and the language of the policy and all communications relating to it will be in English.

**Your** Policy Schedule is important. It lists the cover **You** have chosen, it is proof of **Your** insurance and it may be needed if **You** have a claim. The policy depends on the warranties (promises), conditions and exclusions shown in it. **We** are liable only up to the limit of cover shown in **Your** Policy Schedule. **Your** intermediary will not be or become **Our** intermediary for giving notice about any claims or any other matter. If **You** ask, **We** may agree to change any part of the policy.

**We** will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on **Your** behalf.

**We** reserve the right, upon each renewal of **Your** policy, to make changes to the scope of **Your** insurance cover including, but not limited to, **Excess** and premium levels. **You** have to renew the policy and make each premium payment for cover to remain in force.

**We** may choose not to renew **Your** insurance for any valid reason including, for example, if **You** or anyone acting on **Your** behalf (a) is aggressive towards **Our** employees; and/or (b) defrauds or attempts to defraud **Us**. **We** may also choose not to renew **Your** insurance, if **We** ask **You** to take specific precautionary measures, and **You** fail to do so. This means that, if **You** have a lunar policy or a monthly policy, and **We** choose not to renew it, **Your** policy will expire at the end of the 28 day period, or the end of the month, in which **You** were aggressive to **Our** employees; defrauded or attempted to defraud **Us**; or failed to take the precautionary measures **We** asked **You** to take.

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In addition, **We** may, for business reasons, stop offering these policies at any time. **We** might do this if, for example, the law changes, our regulators' rules change, the economy changes or **Our** circumstances change, and **We** no longer believe that **We** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also do this if (for example) the number of policies **We** sell falls, or we think it is likely to fall, to such an extent, or the value of the claims on the policies rises, or **We** think that it is likely to rise, to such an extent, that it no longer makes economic sense for **Us** to sell these particular policies, or policies of this kind.

## RENEWALS

If **You** have a lunar policy, a calendar monthly policy or a yearly policy, **We** will automatically renew it every 28 days, every calendar month, or every year, unless **You** ask **Us** not to do this.

When **We** renew **Your** policy, **We** might make:

- (a) Such changes as **We** believe, in good faith:
  - (i) are appropriate for the type of policy **You** hold with **Us**; and
  - (ii) will produce an overall benefit for **You**.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which **Your** policy provides, and associated changes to the cost of insurance.

- (b) Such other changes which **We** believe, in good faith, **We** have a valid reason to make.

Those changes may include:

- (i) changes to make the terms of the policy clearer, without reducing or restricting your rights in a material way;
- (ii) changes required because the law has changed, or **Our** regulators' rules have changed;
- (iii) changes to the cost of the insurance cover to reflect changes in **Our** own costs and other economic considerations.

**We** will review your premium and excess at least once a year. **We** might make changes to either or both of them if, for example:

- (a) our future claims experience is likely to be materially better or worse than **We** expected;
- (b) the relevant parts of the insurance and/or reinsurance market change in a material way and **We** want to respond to those changes for commercial reasons;

If **We** want to do this:

- (a) **We** will give **You** full written details of the changes **We** want to make, at least 21 days before the changes take effect; and
- (b) **You** will have the right to tell **Us**, within 14 days of receiving those details, that **You** do not want **Us** to make these changes.

If **You** exercise this right, **We** might (i) renew **Your** policy without making the changes **We** wanted to make; or (ii) renew **Your** policy on different terms; or (iii) choose not to renew **Your** policy at all. **We** might choose not to renew **Your** policy if (for example) the law changes, our regulators' rules change, the economy changes or **Our** circumstances change, and **We** no longer believe that **We** can offer a competitive product, a useful product, or a product that offers good value for money, and still make a fair profit. **We** might also choose not to renew **Your** policy if the number of policies **We** sell falls to such an extent, or the value of the claims on the policies rises to such an extent, that it no longer makes economic sense for **Us** to sell these particular policies, or policies of this kind.

**You** can also cancel **Your** policy at any time. **Your** cancellation rights are set out in the policy terms and conditions.

### Fraud prevention and the sharing of information

If **We** are in possession of information which **We** believe to be untrue, misleading or potentially fraudulent, **We** will pass the information to the relevant legal / statutory bodies. **We** may also share information with other organisations in the prevention of fraudulent claims.

### How We Use Your Information

Please be aware that telephone calls may be recorded for training and monitoring purposes. **Your** details are stored on **Our** computer system to administer **Your** policy but will not be kept longer than necessary. **You** have the right to request a copy of the personal data **We** hold about **You**; a small charge will apply. **We** can only discuss **Your** personal details with **You**. If **You** would like anyone else to act on **Your** behalf please let **Us** know. **We** may pass **Your** information to **Our** veterinary advisors, loss adjusters and/or suppliers for the purpose of administering **Your** claims or providing elected benefits.

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Unless **You** advise otherwise, **We** may use **Your** details to support the development of **Our** business by including them in customer surveys and keeping **You** informed by email, post or telephone of **Our** products and offers. If **You** do not want this to happen please just let **Us** know.

## GEOGRAPHICAL LIMITS

This policy does not cover any damage, loss or liability arising outside of the United Kingdom, Channel Islands or Isle of Man except as where indicated

## DEFINITIONS

**'Accident'** an event that happens completely by chance with no planning or deliberate intent.

**'Bilateral Condition'** any **Condition** affecting body parts of which **Your Horse** has two, one each side of the body such as (but not limited to) ears, eyes, cruciate ligaments, hips and patellae.

**Note:** when applying a benefit or exclusion **Bilateral Conditions** are considered as one **Condition**.

**'Clinical Signs'** changes in **Your Horse's** normal healthy state, condition, appearance, its bodily functions or behaviour.

**'Complementary Treatment'** acupuncture, homeopathic or herbal medicines, hydrotherapy, laser treatment, physiotherapy, remedial farriery or ultrasound.

**Note:** all **Complementary Treatment** must be carried out by **Your Vet** or a qualified practitioner (who is a member of a recognised association) recommended by **Your Vet**.

**'Condition'** all **Clinical Signs** of **Injury** or **Illness** resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected.

**'Excess'** the amount **You** must pay towards each and every claim; this amount is deducted from the maximum level of cover. An **Excess** is applicable to each **Injury, Illness** or **Condition** receiving **Treatment** which is not related to any other **Injury, Illness** or **Condition** receiving **Treatment**.

**'External Visible Accidental Injury'** external visible physical damage or trauma caused by an event that happens completely by chance with no planning or deliberate intent.

**'Family'** husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children and grand-children.

**'Horse'** the **Horse** identified as insured in **Your** policy schedule.

**'Illness'** physical disease, sickness, infection or failure which is not caused by **Injury**.

**'Injury' 'Injured'** physical damage or trauma caused by an **Accident**.

**'Market Value'** the price paid for a horse of similar ability, age, breed, bloodline or sex as **Your Horse** immediately before the **Injury, Illness** or **Condition** first showed **Clinical Signs**.

**'Material Fact'** - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review.

**'Our Consultant Vet'** the **Vet** with whom **We** consult to review **Your Horse's** clinical history and **Treatment**.

### **'Policy Term'**

*Yearly* - runs for 365 days from the commencement date/time shown on **Your** policy schedule; automatically renews annually.

*Lunar Monthly* - runs for and premiums are collected on equal periods of 28 days; automatically renews every 28 days.

*Calendar Monthly* - runs for and premiums are collected each calendar month; automatically renews every calendar month.

Automatic renewal is subject to receipt of premium. However, cover under the policy will lapse on the earliest of the following:-

- (a) the date **Your Horse** dies;
- (b) the expiry of the current period of insurance (i) if **You** fail to renew **Your** policy or (ii) if **We** choose not to renew **Your** policy for one of the reasons given under the headings "Particular Points About Cover" or "Renewals" (as to which, see above)
- (c) the date **You** fail to pay **Your** premium;
- (d) the date **You** cancel **Your** policy;
- (e) the date **We** cancel **Your** policy (see "Cancellation Rights" below)

**'Proof of Purchase'** the original purchase receipt and any other documentation required to prove ownership.

**'Stolen' or 'Theft'** the unlawful taking of **Your Horse** or **Saddlery and Tack** against **You** will by another party.

**'Treatment' 'Treated'** any advice, consultation, examination, medication, nursing care, surgery, tests or x-rays, provided by a veterinary practice or qualified practitioner recommended by **Your Vet**.

**'Type of Use'** the purpose(s) for which **Your Horse** is used and for which it is insured: advanced eventing, arab racing, barrel racing, breeding, cross country, dressage, driving, foals over 30 days, gymkhanas, hacking, heavy horses, horse ball, horses at grass, hunter trials, hunting (including drag hunting), jump cross, long distance riding (under 25 miles), long distance/endurance riding (over 25 miles), mounted games, point-to-point, polo, polo crosse, Pony Club & Riding Club (excluding cross country), retired horses, rodeo, showing, show jumping, team chasing, trec, trotting racing, vaulting, western riding.

**'Vet'** veterinary surgeon registered with the Royal College of Veterinary Surgeons.

**'Vet's Fees'** the customary and essential amount typically charged by **Your Vet** or a qualified practitioner (who is a member of a recognised association) recommended by **Your Vet** for **Treatment** or **Complementary Treatment** of an **Injury, Illness** or **Condition**.

**'We' 'Our' 'Us'** The Insurance Emporium.

**'You' 'Your' 'Yours'** the policyholder or any person to whom this insurance applies and aged between 5 and 75 years.

## SECTION 1 - DEATH DUE TO EXTERNAL VISIBLE ACCIDENTAL INJURY, THEFT OR STRAYING

**'Immediate Humane Grounds'** **Your Horse** sustains an **[External Visible Accidental] Injury**...that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options for **Treatment** are available at that time.

*(source: BEVA Guidelines For The Destruction Of Horses Under All Risks Mortality Insurance Policy).*

**'Stabling Address'** the address **You** provide to **Us** as the place **You** keep **Your Horse** and shown in **Your** policy schedule.

### **Cover - death**

If **Your Horse** dies or is put to sleep by a **Vet** on **Immediate Humane Grounds** during the **Policy Term** as a result of an **External Visible Accidental Injury**; settlement is assessed on the sum insured or **Market Value** whichever is less, subject to cover being in force and the relevant premiums having been received by **Us**.

### **Cover - Theft or straying**

If **Your Horse** is not found within 28 days of straying or being **Stolen** from the **Stabling Address**; settlement is assessed on the sum insured or **Market Value** whichever is less up to the maximum amount shown in **Your** policy schedule, subject to cover being in force and the relevant premiums having been received by **Us**.

**We** can only offer a settlement for **Your Horse** if **You** send **Us** a vaccination card, passport or passport ownership page, **Proof of Purchase** or valuation (**You** must pay for these).

### **Conditions**

1. When **Your Horse** dies, **You** must arrange and pay for a **Vet** to certify the cause of death. The **Vet** must make a post-mortem examination at **Your** expense if the cause of death is unknown.
2. Where **Your Horse** is the subject of a loan or lease agreement, payment will be made to the legal owner of **Your Horse**.

### **Exclusions**

1. Euthanasia performed without **Our** permission unless **Your Vet** confirms it was on **Immediate Humane Grounds**.
2. Death if **Your Horse** dies or is put to sleep by a **Vet** more than 365 days after any **External Visible Accidental Injury** first showed **Clinical Signs**.
3. Death following an **External Visible Accidental Injury** which:
  - (a) first showed **Clinical Signs**, happened or existed before the commencement date/time shown on **Your** policy schedule or
  - (b) is the same as or has the same diagnosis as or is caused by, related to or results from an **External Visible Accidental Injury** or **Clinical Signs** displayed before the commencement date/time shown on **Your** policy schedule.
4. Death occurring after the **Policy Term** lapses or **We** stop receiving **Your** premium.
5. Death following an **External Visible Accidental Injury** that is excluded from cover as detailed on **Your** policy schedule or notified separately by letter or email.

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6. Death due to **Illness** of any horse aged over 19 years and 364 days as at the commencement or review date shown in **Your** policy schedule.
7. Death where **Your Vet** or **Our Consultant Vet** considers **Your Horse's External Visible Accidental Injury** was able to be **Treated**.
8. Any amount for a mare's unborn foetus, embryo or foal.
9. Death if **Your Horse** sustains an **External Visible Accidental Injury** that happened whilst taking part in or preparing for an activity not encompassed within **Your** specified **Type of Use**.
10. Death resulting from medication, unless it was administered by **Your Vet** or under the direction of **Your Vet**.
11. Putting **Your Horse** to sleep (i) for financial reasons (ii) because of vicious tendencies or behavioural problems (iii) due to law, regulation, a government department, a public authority or similar, or order related to a notifiable disease.
12. Death following cosmetic **Treatment**, routine **Treatment** or preventative **Treatment** recommended by **Your Vet** to prevent an **External Visible Accidental Injury**.
13. Death as a result of tooth or gum disease including the removal of wolf teeth.
14. Death following **Your Horse** being castrated, cryptorchid castration, pregnant or foaling (unless a complicated foaling) including false pregnancies.
15. Death arising from vicious tendencies or behavioural problems shown by **Your Horse**.
16. Death following an **External Visible Accidental Injury** sustained from barbed wire, stock fencing or plain wire fencing.
17. Costs of putting **Your Horse** to sleep.
18. Costs of disposal unless Section 5 is chosen.
19. Death as a result of an **External Visible Accidental Injury** occurring on the continent of Europe (including sea crossings).
20. **Theft** by a person or persons to whom **Your Horse** was entrusted.
21. **You** must report the loss of **Your Horse** to the Police and local animal welfare centres immediately upon discovery.
22. If, after claiming, **Your Horse** is found or returns, **You** must notify **Us** and repay the full amount **We** have paid out under this section.
23. The **Excess** as shown in **Your** policy schedule.

## OPTIONAL BENEFITS

### SECTION 2 – VET'S FEES FOR EXTERNAL ACCIDENTAL INJURY ONLY

'**External Visible Accidental Injury**' external visible physical damage or trauma caused by an event that happens completely by chance with no planning or deliberate intent.

#### Cover

**We** pay up to the amount shown in **Your** policy schedule for **Treatment** and/or **Complementary Treatment** of an **External Visible Accidental Injury**, if (a) the **External Visible Accidental Injury** occurs during the **Policy Term**, (b) the policy is in force and (c) the premium payments are up to date when the **External Visible Accidental Injury** occurs.

When the amount shown in the policy schedule has been reached or 365 days after your **Horse** sustains an **External Visible Accidental Injury** whichever occurs first, **We** will not pay any more for the **Treatment** and/or **Complimentary Treatment** of the **External Visible Accidental Injury** whether the policy is renewed, or not.

If **You** want to continue claiming until the amount shown in the policy schedule has been reached or up until 365 days after your **Horse** sustains an **External Visible Accidental Injury** whichever occurs first, **You** must keep paying the premium. If **You** stop paying, cancel the policy or decide not to renew it, the policy will lapse, and **Our** liability for all claims (save public liability) ends and **You** will lose the unused part of the amount shown in your policy schedule.

**Conditions**

1. When **Your Horse** is **Injured** **You** must immediately have a **Vet** treat **Your Horse** at **Your** own expense. **You** must allow the **Vet** to take **Your Horse** away for **Treatment** if it is appropriate. **You** must provide a report from the attending **Vet** about the condition of **Your Horse**. **You** must adhere to every reasonable instruction **We** issue.
2. Where **We** consider (i) **Vet's Fees** appear greater than standard fees charged by an attending/referral practice and/or (ii) **Treatment** may not have been required or may have been excessive, **We** reserve the right to obtain a second opinion from **Our Consultant Vet**; where there is a dispute **We** will pay only those **Vet's Fees** deemed reasonable and essential by **Our Consultant Vet**.

**Note: We cannot accept liability for any Vet's fees claim until a fully completed claim form, detailed veterinary account and full medical history is received.**

**Limitations**

- **We** will deduct the cost of **Your Horse's** normal shoes from any claim for remedial farriery: £15 per shoe or £60 for a full set.

**Exclusions**

1. Costs arising from an **Illness** or any **Treatment** thereof.
2. Costs incurred, **Treatment** received or prescribed for use more than 365 days after **Your Horse** sustained an **External Visible Accidental Injury**.
3. Costs arising from an **External Visible Accidental Injury** which:
  - (a) first showed **Clinical Signs**, happened or existed before the commencement date/time shown on **Your** policy schedule or
  - (b) is the same as or has the same diagnosis as or is caused by, related to or results from an **External Visible Accidental Injury** or **Clinical Signs** displayed before the commencement date/time shown on **Your** policy schedule.
4. Costs incurred, **Treatment** received or prescribed for use after the **Policy Term** lapses or **We** stop receiving **Your** premium.
5. Any **Condition** that is excluded from cover as detailed on **Your** policy schedule or notified separately by letter or email.
6. Costs incurred if **Your Horse** sustains an **External Visible Accidental Injury** that happened whilst taking part in or preparing for an activity not encompassed within **Your** specified **Type of Use**.
7. Costs of medication, unless it was administered by **Your Vet** or under the direction of **Your Vet**.
8. Costs resulting from **Your Horse** being overweight or prescription diets.
9. Costs for cosmetic **Treatment**, routine **Treatment** or preventative **Treatment** recommended by **Your Vet** to prevent an **External Visible Accidental Injury**.
10. Costs as a result of tooth or gum disease including the removal of wolf teeth.
11. Costs arising from **Your Horse** being castrated, cryptorchid castration, pregnant or foaling (unless a complicated foaling) including false pregnancies.
12. Costs arising from vicious tendencies or behavioural problems shown by **Your Horse**.
13. Costs arising from an **External Visible Accidental Injury** sustained from barbed wire, stock fencing or plain wire fencing.
14. Costs of putting **Your Horse** to sleep.
15. Costs of transportation and livery unless Section 4 is chosen.
16. Costs of stabling, grazing or feeding **Your Horse**.
17. Costs of disposal.
18. Costs not supported by a receipt/invoice showing full details of the costs incurred.
19. Costs incurred in undergoing diagnostic tests unless there is a clear symptom or **Clinical Sign** present.



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20. Costs incurred by the attending and/or referral **Vet** including but not limited to the prescription of medication not dispensed by the **Vet**, administration fees, dispensing fees, clinical waste fees, handling fees and postage and packaging.
21. Costs arising from an **External Visible Accidental Injury**, occurring or **Treatment** received on the continent of Europe (including sea crossings).
22. Cost of buying or hiring equipment or machinery.
23. Any fees for surgical equipment that can be used more than once.
24. The **Excess** as shown in **Your** policy schedule.

## SECTION 3 - COLIC COVER - DEATH AND VET'S FEES

**'Immediate Humane Grounds' Your Horse**...manifests [colic] that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options for **Treatment** are available at that time.  
(source: BEVA Guidelines For The Destruction Of Horses Under All Risks Mortality Insurance Policy).

**'Maximum Benefit'** the maximum amount available to cover the cost of **Treatment** for colic irrespective of the time taken to reach it.

### Cover – death

If **Your Horse** dies or is put to sleep by a **Vet** on **Immediate Humane Grounds** during the **Policy Term** as a result of colic; settlement is assessed on the sum insured or **Market Value** whichever is less up to the maximum amount shown in **Your** policy schedule, subject to cover being in force and the relevant premiums having been received by **Us**.

### Cover – Maximum Benefit vet's fees

**We** pay up to the **Maximum Benefit** shown in **Your** policy schedule for **Treatment** and/or **Complementary Treatment** for colic if (a) colic occurs during the **Policy Term**, (b) the policy is in force and (c) the premium payments are up to date when colic first displays **Clinical Signs**.

When the **Maximum Benefit** has been reached, **We** will not pay any more for the treatment of colic whether the policy is renewed, or not.

If **You** want to continue claiming until the **Maximum Benefit** has been reached, **You** must keep paying the premium. If **You** stop paying, cancel the policy or decide not to renew it, the policy will lapse, and **Our** liability for all claims (save public liability) ends and **You** will lose the unused part of **Your Maximum Benefit**.

### Conditions

1. When **Your Horse** is first displaying signs of colic **You** must immediately have a **Vet** treat **Your Horse** at **Your** own expense. **You** must allow the **Vet** to take **Your Horse** away for **Treatment** if it is appropriate. **You** must provide a report from the attending **Vet** about the condition of **Your Horse**. **You** must adhere to every reasonable instruction **We** issue.
2. Where **We** consider (i) **Vet's Fees** appear greater than standard fees charged by an attending/referral practice and/or (ii) **Treatment** may not have been required or may have been excessive, **We** reserve the right to obtain a second opinion from **Our Consultant Vet**; where there is a dispute **We** will pay only those **Vet's Fees** deemed reasonable and essential by **Our Consultant Vet**.
3. When **Your Horse** dies, **You** must arrange and pay for a **Vet** to certify the cause of death. The **Vet** must make a post-mortem examination at **Your** expense if the cause of death is unknown.
4. Where **Your Horse** is the subject of a loan or lease agreement, payment will be made to the legal owner of **Your Horse**.

**We** can only offer a settlement for **Your Horse** if **You** send **Us** a vaccination card, passport or passport ownership page, **Proof of Purchase** or valuation (**You** must pay for these).

**Note: We cannot accept liability for any Vet's fees claim until a fully completed claim form, detailed veterinary account and full medical history is received.**

### Exclusions

1. Euthanasia performed without **Our** permission unless **Your Vet** confirms it was on **Immediate Humane Grounds**.
2. Costs over the **Maximum Benefit** that applied to the **Policy Term** in which the colic first showed **Clinical Signs**.
3. Death more than 365 days after colic first showed **Clinical Signs**.

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4. Death or costs arising from colic which:
  - (a) first showed **Clinical Signs**, happened or existed before the commencement date/time shown on **Your** policy schedule or
  - (b) is the same as or has the same diagnosis as or is caused by, related to or results from colic or **Clinical Signs** displayed before the commencement date/time shown on **Your** policy schedule.
5. Death or costs for any colic displaying **Clinical Signs** within 14 days of the commencement date/time shown in **Your** policy schedule.
6. Death or costs incurred, **Treatment** received or prescribed for use after the **Policy Term** lapses or **We** stop receiving **Your** premium.
7. Any **Condition** that is excluded from cover as detailed on **Your** policy schedule or notified separately by letter or email.
8. Death or costs arising from colic of any horse aged over 24 years and 364 days as at the commencement or review date shown in **Your** policy schedule.
9. Death where **Your Vet** or **Our Consultant Vet** considers **Your Horse's** colic was able to be **Treated**.
10. Any amount for a mare's unborn foetus, embryo or foal.
11. Death or costs incurred if **Your Horse** manifests colic that happened whilst taking part in or preparing for an activity not encompassed within **Your** specified **Type of Use**.
12. Death resulting from medication or costs of medication, unless it was administered by **Your Vet** or under the direction of **Your Vet**.
13. Putting **Your Horse** to sleep (i) for financial reasons (ii) because of vicious tendencies or behavioural problems (iii) due to law, regulation, a government department, a public authority or similar, or order related to a notifiable disease.
14. Costs resulting from **Your Horse** being overweight or prescription diets.
15. Death resulting from or costs of cosmetic **Treatment**, routine **Treatment** or preventative **Treatment** recommended by **Your Vet** to prevent colic.
16. Costs of putting **Your Horse** to sleep.
17. Costs of transportation and livery unless Section 4 is chosen.
18. Costs of stabling, grazing or feeding **Your Horse**.
19. Costs of disposal.
20. Costs not supported by a receipt/invoice showing full details of the costs incurred.
21. Costs incurred in undergoing diagnostic tests unless there is a clear symptom or **Clinical Sign** present.
22. Costs incurred by the attending and/or referral **Vet** including but not limited to the prescription of medication not dispensed by the **Vet**, administration fees, dispensing fees, clinical waste fees, handling fees and postage and packaging.
23. Costs of colic occurring or **Treatment** received on the continent of Europe (including sea crossings).
24. Cost of buying or hiring equipment or machinery.
25. Any fees for surgical equipment that can be used more than once.
26. The **Excess** as shown in **Your** policy schedule.

## SECTION 4 – TRANSPORTATION AND LIVERY (REFERRAL VET ONLY)

### Cover

**We** pay the cost of transporting **Your Horse** to and from the referral **Vet** along with livery costs incurred whilst **Your Horse** remains there for **Treatment** (up to the amount shown in **Your** policy schedule).



**Exclusions**

1. Costs incurred where a claim under Section 2 or 3 is declined.
2. Costs not supported by a receipt/invoice showing full details of the costs incurred.
3. The **Excess** as shown in **Your** policy schedule.

## SECTION 5 – DISPOSAL COSTS

**'Immediate Humane Grounds'** **Your Horse** sustains an **[External Visible Accidental] Injury** or manifests [colic] that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options for **Treatment** are available at that time.

(source: BEVA Guidelines For The Destruction Of Horses Under All Risks Mortality Insurance Policy).

**Cover**

If **Your Horse** dies or is put to sleep by a **Vet** on **Immediate Humane Grounds** during the **Policy Term** as a result of an **External Visible Accidental Injury** or colic (if Section 3 is chosen); **We** will pay (up to the amount shown in **Your** policy schedule) towards the costs of removal and disposal of **Your Horse's** body.

**Exclusions**

1. Costs incurred where a claim under Sections 1 or 3 is declined.
2. Costs not supported by a receipt/invoice showing full details of the costs incurred.
3. The **Excess** as shown in **Your** policy schedule.

## SECTION 6 – SADDLERY TACK

**'Accidental(ly) Damage(d)'** sudden and unexpected damage that it's not deliberate and caused by violent external means which makes the **Saddlery and Tack** unusable.

**'Cosmetic Damage'** non-structural damage that does not affect usage, including but not limited to dents, marks or scratches.

**'Depreciation'** the following **Depreciation** for wear and tear will be deducted:-

- 3 years from new – 10%
- 4 years from new – 20%
- 5 years from new – 30%
- 6 years from new – 35%
- 7 years from new – 40%
- 8 years from new – 45%
- 9+ years from new – 50%

The age of **Your Saddlery and Tack** will be determined by the date of manufacture.

**'Forcible and Violent Entry'** entry to a property that clearly shows damage to the lock, building, room or vehicle, caused as a direct result of **Theft**.

**'Saddlery and Tack'** bridles, harnesses, irons, riding tack and saddles normally used on **Your Horse** for the activities encompassed within **Your** specified **Type of Use**.

**Note:** rugs, blankets and clippers are not covered.

**'Security Requirements'** set out at the Appendix at the end of this wording.

**Cover – Theft**

If **Your Saddlery and Tack** is **Stolen**; settlement is assessed on the price paid less **Depreciation**, sum insured or **Market Value**, whichever is less.

**Cover – Accidental Damage**

If **Your Saddlery and Tack** is **Accidentally Damaged** whilst **You** are taking part in or preparing for an activity encompassed within **Your** specified **Type of Use**; settlement is assessed on the price paid less **Depreciation**, sum insured or **Market Value**, whichever is less.

**We** have the right to choose which action to take in the case of a claim and **We** may arrange to:

- repair the damage
- replace what is lost or damaged beyond economical repair
- pay **You** cash for the amount of loss or damage.

**Conditions**

1. All **Saddlery and Tack** must be properly fitted and kept in a good state of repair.

**Exclusions**

1. Any claim where the **Security Requirements** in the Appendix have not been complied with.
2. Any amount over £1,000 for any single item of **Saddlery and Tack**.
3. Costs not supported by a receipt/invoice showing full details of the costs incurred.
4. Any form of **Cosmetic Damage**.
5. **Theft** when the **Saddlery and Tack** is loaned or hired out by **You** to any other person other than a member of **Your Family**.
6. **Theft** from any building or location which is not specifically defined in the **Security Requirements**.
7. **Theft** unless involving **Forcible and Violent Entry** and **You** have complied with the **Security Requirements**.
8. Unexplained **Theft**.
9. **Theft** 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.
10. **Theft** by a person or persons to whom the **Saddlery and Tack** was entrusted.
11. Loss or damage that is not at a known place or that cannot be identified as occurring within a definite 24-hour period.
12. The cost of any repair or replacement which improves **Your Saddlery and Tack** beyond the condition they were in before they were **Stolen** or **Accidentally Damaged**.
13. Any reduction in the **Market Value** of **Your Saddlery and Tack** following any repair whether or not undertaken as a result of any claim under this policy.
14. The **Excess** as shown in **Your** policy schedule.

## SECTION 7 – PUBLIC LIABILITY

**Cover**

**We** cover **You** (in the aggregate, up to the maximum shown in **Your** policy schedule) in respect of:-

- amounts **You** become legally liable to pay and/or
- costs and expenses incurred with **Our** written consent defending claims made against **You** for or in connection with the death or bodily injury of any person other than **You** or loss or damage to property belonging to any person other than **You** in each case, arising from one event or a series of events consequent on one original cause happening during the **Policy Term** and caused by or through **Your** ownership of **Your Horse**.

**NOTE:** in this section only “**You**” extends to include anyone riding, handling or interacting with **Your Horse** with the permission or consent of the named policyholder.

**Conditions**

1. **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. You must inform **Us** immediately of any actual (i) impending prosecution, (ii) inquest (iii) fatal inquiry, or (iv) civil proceedings, or if any circumstances that are reasonably likely to give rise to such a prosecution, inquest, inquiry or proceedings. You must send **Us** every piece of correspondence and document **You** receive without replying to any of them.
3. **You** must allow **Us** to:
  - (a) take over and conduct in **Your** name the defence or settlement of any claim;
  - (b) take proceedings in **Our** name, at **Our** own expense and for **Our** own benefit, to recover compensation or secure an indemnity from any third party;**You** shall give all information and assistance **We** require.
- 4.

## POLICY WORDING

- (a) For any claim or series of claims **We** may at any time pay **You** the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
- (b) **We** will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment;  
up to the limit of the indemnity specified in **Your** policy schedule.

### **Exclusions**

This policy shall not apply to liability in respect of:-

1. **Your Horse** if it is known to have vicious tendencies or behavioural problems unless **We** have been previously told about this and have accepted it in writing.
2. Death or bodily injury, loss or damage to property sustained in connection with **Your Horse** working, or being used in (or in connection with) a trade, profession or business or **Your Horse** being used for hire or reward.
3. 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 Horse** for hire or reward.
4. Death or bodily injury to **You**, any person riding, handling or interacting with **Your Horse** with **Your** permission or consent, any members of **Your** household, someone who lives with **You** whether as a cohabitee, tenant or on any other basis, any member of **Your Family**, guest(s), **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, employer or any person with whom **You** have a contractual or business relationship (including livery yard owners/operators).
5. Loss or damage to any property owned, held in trust, in the charge of or under the control of **You**, any person riding, handling or interacting with **Your Horse** with **Your** permission or consent, any members of **Your** household, someone who lives with **You** whether as a cohabitee, tenant or on any other basis, any member of **Your Family**, guest(s), **Your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **You**, employer or any person with whom **You** have a contractual or business relationship (including livery yard owners/operators).
6. Death or bodily injury, loss or damage to property as a result of any person handling **Your Horse** without **Your** permission or consent.
7. Death or bodily injury, loss or damage to property as a result of **Your Horse's** interaction with other animals.
8. The proportion of loss not directly attributable to **Your Horse** in respect of death or bodily injury, loss or damage to property sustained in an incident involving **Your Horse** and other animals.
9. Any event which results from **Your** deliberate act or omission and which could reasonably have been expected by **You** having regards to the nature and circumstances of such act or omission.
10. Liability created by an agreement which would not have existed in the absence of the agreement.
11. Death or bodily injury, loss or damage to property arising as a result of **Your Horse** being prepared for harnessing, being harnessed or breaking free of harnessing to a horse drawn vehicle if the horse drawn vehicle is not insured with **Us**.
12. Death or bodily injury, loss or damage to property if **Your Horse** is ridden at a riding establishment or for professional lessons by anyone other than **You**.
13. Damage to gates, walls, fences and crops occurring while **Your Horse** is being ridden, driven or led.
14. Death or bodily injury, loss or damage to property as a result of a stallion serving or attempting to serve a mare or from any activity involving artificial insemination.
15. The **Excess** as shown in **Your** policy schedule.

## SECTION 8 - PERSONAL ACCIDENT

**'Bodily Injury'** injury which is sustained by **You** during the period of insurance and is caused by an accident solely and independently of any other cause.

**'Loss of Hearing'** complete and irrecoverable loss of hearing in both ears.

**'Loss of Limbs'** physical severance or complete irrecoverable loss of use of one or both hands at or above the elbow or of one or both feet at or above the knee.

**'Loss of Sight'** complete and irrecoverable loss of sight in one or both eyes.

**'Pre-Existing Condition'** an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown on **Your** policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown on **Your** policy schedule.

**'Total Permanent Disablement'** disablement lasting 365 days that prevents **You** from continuing in **Your** studies or from following any and every occupation.

#### **Cover**

**We** will pay (up to the amount shown in **Your** policy schedule) where **You** sustain accidental **Bodily Injury** as a result of **You** riding, leading, handling or caring for **Your Horse** and such an injury shall, within 12 months, be the sole cause of death, total and irrecoverable **Loss of Hearing**, **Loss of Sight** or **Loss of Limbs** or **Total Permanent Disablement**.

#### **Conditions**

1. **We** will require a Doctor or Dentist's Certificate or letter confirming the **Bodily Injury** from a practicing qualified medical practitioner in the UK; to be obtained at **Your** own expense.
2. A medical advisor may be appointed by **Us** and shall be allowed as often as may be deemed necessary to examine **You**.

#### **Exclusions**

1. Any claim in relation to death which is not supported by a death certificate.
2. Any claim arising as a result of **Pre-Existing Condition**.
3. Any claim that arose because **You** were taking part in or preparing for an activity not encompassed within **Your** specified **Type of Use**.
4. Any claim directly or indirectly consequent upon or contributed to by:
  - (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type.
  - (b) AIDS or AIDS related complex however the syndrome has been acquired or may be named.
  - (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof.
  - (d) **Your** committing or attempting to commit suicide or intentional self-inflicted injury.
  - (e) **Your** deliberate exposure to exceptional danger except in an attempt to save human life.
  - (f) **Your** own criminal act.
  - (g) **Your** being wholly or partly under the influence of alcohol.
  - (h) **Your** being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.
  - (i) pregnancy or childbirth.
  - (j) any naturally occurring condition or degenerative process or any gradual decline in physical health.
  - (k) any form of operational duties as a member of the armed forces or Territorial Army.
5. Any claim arising from the actions of **Your Horse** if it is known to have vicious tendencies or behavioural problems unless **We** have been previously told about this and have accepted it in writing.
6.
  - (a) Any claim arising as a result of **Your Horse** being prepared for harnessing, being harnessed or breaking free of harnessing to a horse drawn vehicle if the horse drawn vehicle is not insured with **Us**.
  - (b) Any claim arising whilst the horse drawn vehicle is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.
7. The **Excess** as shown in **Your** policy schedule.

## SECTION 9 - DENTAL TREATMENT

**'Bodily Injury'** injury which is sustained by **You** during the period of insurance and is caused by an accident solely and independently of any other cause.

**'Pre-Existing Condition'** an injury or illness which first showed clinical signs, happened or existed before the commencement date/time shown on **Your** policy schedule or is the same as or has the same diagnosis as or is caused by, related to or results from an injury, illness or clinical signs displayed before the commencement date/time shown on **Your** policy schedule.

#### **Cover**

**We** will pay (up to the amount shown in **Your** policy schedule) for dental treatment undertaken where **You** sustain an accidental **Bodily Injury** to **Your** mouth and/or teeth as a result of **You** riding, leading, handling or caring for **Your Horse**.

**Conditions**

1. **We** will require a Doctor or Dentist's Certificate or letter confirming the **Bodily Injury** from a practicing qualified medical practitioner in the UK; to be obtained at **Your** own expense.
2. A medical advisor may be appointed by **Us** and shall be allowed as often as may be deemed necessary to examine **You**.

**Exclusions**

1. Any claim arising as a result of **Pre-Existing Condition**.
2. Any claim that arose because **You** were taking part in or preparing for an activity not encompassed within **Your** specified **Type of Use**.
3. Any claim directly or indirectly consequent upon or contributed to by:
  - (a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type.
  - (b) AIDS or AIDS related complex however the syndrome has been acquired or may be named.
  - (c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof.
  - (d) **Your** committing or attempting to commit suicide or intentional self-inflicted injury.
  - (e) **Your** deliberate exposure to exceptional danger except in an attempt to save human life.
  - (f) **Your** own criminal act.
  - (g) **Your** being wholly or partly under the influence of alcohol.
  - (h) **Your** being wholly or partly under the influence of drugs other than those taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner, but not for the treatment of drug addiction.
  - (i) pregnancy or childbirth.
  - (j) any naturally occurring condition or degenerative process or any gradual decline in physical health.
  - (k) any form of operational duties as a member of the armed forces or Territorial Army.
4. Any claim arising from the actions of **Your Horse** if it is known to have vicious tendencies or behavioural problems unless **We** have been previously told about this and have accepted it in writing.
5.
  - (a) Any claim arising as a result of **Your Horse** being prepared for harnessing, being harnessed or breaking free of harnessing to a horse drawn vehicle if the horse drawn vehicle is not insured with **Us**.
  - (b) Any claim arising whilst the horse drawn vehicle is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.
6. The **Excess** as shown in **Your** policy schedule.

**CONDITIONS OF SETTLING CLAIMS**

1. The attending and/or referral **Vet** and all previous **Vets** must provide **Us** with any information requested; **You** must pay for any costs incurred. If **We** ask **You** to take **Your Horse** to a **Vet** of **Our** choice, **You** must do so.
2. Once **We** are notified of a claim, **We** can disclose information about **Your** policy to any **Vet** involved in the **Treatment** of **Your Horse**. **We** may also disclose information about **Your** policy with other insurers where necessary.
3. This is a policy of indemnity; **We** are not liable to pay any **Vet's Fees** claim until the **Treatment** is completed; **We** may choose to offer an interim payment at **Our** own discretion.
4. If any information is provided in a foreign language **You** will be responsible for any costs involved in translating the information provided.
5. **Your Horse** must have a general health check and subsequent **Treatment** recommended by the **Vet** every 12 months. If **You** do not have a general health check which could have detected an **External Visible Accidental Injury** or colic earlier it will invalidate any claim. Any general health check will be at **Your** own cost.
6. **Your Horse** must be kept in a secure area; any fences, gates and enclosures must be capable of restraining **Your Horse** and must be kept closed and locked at all times. **You** must check the fences, barriers, paddock boundaries and enclosures regularly and maintain them in good order. You must check all areas regularly for glass, nails, poisonous substances (such as ragwort, hemlock, deadly nightshade etc.) and other items that may cause a claim and remove them. Fences should be at least 1.25m (4ft) in height and of the following construction: - post and rail wooden fencing, post and rail impact resistant plastic, post and rail solid uprights, flexi-rails (PVC or rubber coated webbing), post electric either electric tape or wire. Stallion paddocks require a double fence line of 1.5m (5ft). The following are not sufficient barriers/paddock boundaries unless reinforced by additional fencing as set out above:
  - banks and ditches.
7. **We** will not pay a claim (including a public liability claim) caused by **Your Horse** bolting, rearing, straying, shying, biting, kicking, escaping, damaging property, attacking the general public, other horses or animals if **Your Horse**

## POLICY WORDING

has a history of doing one or more of these things, unless **You** told **Us** about **Your Horse's** history and **We** accepted it in writing.

8. If **Your** policy renews or is upgraded after the start of a claim but prior to settlement, **We** will assess the settlement amount on the cover level shown in **Your** policy schedule as applicable at the date the **External Visible Accidental Injury** or colic first showed **Clinical Signs**. **You** cannot increase the level of cover applicable to **Your** policy after the occurrence of an **External Visible Accidental Injury** or the colic first showed **Clinical Signs**.
9. In the event of claims settlement becoming due **We** will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to **You** unless otherwise requested. **You** can request an alternative payee by ticking the relevant box on the claim form **You** fill in and by providing the third party name.

## GENERAL CONDITIONS

1. **You** must always take reasonable steps to prevent **Accidents, Injury, Illness**, loss and damage and to minimise any claims under this policy. **You** must have **Your Horse** wormed regularly and protect it from infections or contagious disease by keeping it isolated. **You** must also have **Your Horse** vaccinated.
2. Anyone claiming insurance under this policy must comply with its terms as far as they can apply.
3. **You** must co-operate fully and truthfully to give **Us** any information **We** may need.
4. **Your Horse** must be owned by **You**, the named insured shown on **Your** policy documents. The policy will cease immediately if **You** no longer own the **Horse**.
5. If **Your Horse** has suffered from an **Injury, Illness** or **Condition** that has not been disclosed to **Us** at the commencement or review of the policy, **We** may place an exclusion retrospectively to the date of inception or review.
6. 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.
7. **You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **We** may not be liable under the policy.
8. **You** must notify **Us** as soon as possible of any change in circumstances relevant to this policy, including change of address. 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.
9. When **We** invite **You** to renew **Your** policy **We** may, at **Our** discretion alter premiums, cover, terms and conditions as **We** deem necessary for any reason including such factors as **Your Horse's** age or medical history.
10. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **We** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
11. **We** are liable only if **We** have received the correct premium before the start of each **Policy Term** or within the credit period if **We** have allowed one to a broker or intermediary.
12. If **You** pay **Your** premiums by direct debit or credit/debit card and **You** default on any payment, **We** will add a charge of £3.99 to **Your** next payment.
13. **We** will deduct any amount due to **Us** from any claim settlement.
14. If **You** submit a claim relating to a previous **Policy Term**, **We** may backdate any exclusion to the start of the relevant **Policy Term**.
15. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration adds to **Your** legal rights and does not replace them.

## GENERAL EXCLUSIONS

This policy does not cover the following:

1. Any claim as a result of a scar or blemish.



2. Any losses which are not expressly covered by the terms and conditions of this policy.
3. Claims that are directly or indirectly (a) caused by, or (b) associated with, **Your** failure to comply with applicable animal welfare and animal import or export law.
4. Any claim as a result of an epidemic outbreak or notifiable disease whether vaccinated against it or not.
5. Any claim as a result of African Horse Sickness, equine flu, tetanus, EHV (Equine Herpes Virus) unless **Your Horse** is vaccinated against them.
6. Any claim that occurs when **Your Horse** is working, or being used in (or in connection with) a trade, profession or business, unless **We** have given **Our** prior written approval and **Your Horse** is working or being used in a way that is consistent with that approval.
7. Claims that are wholly or partially false, exaggerated, or fraudulent.
8. Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by:
  - (a) **You** or someone acting on **Your** behalf; or
  - (b) someone caring for or in control of **Your Horse**; or
  - (c) a member of **Your Family**, or someone who lives with **You** whether as a cohabitee, tenant or on any other basis; or
  - (d) **Your** agents, employees, licensees, guests; and/or
  - (e) any other person who is in a contractual or business relationship with **You**.
9. Any liability that arises only because of an agreement.
10. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
11. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or in any way connected with:-
  - (a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war be been declared or not);
  - (b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;
  - (c) strikes, lock-outs and/or industrial unrest;
  - (d) looting in connection with any of a, b and/or c.
12. Any loss, damage, liability, costs or expense of any kind directly or indirectly caused by, or in any way connected with:
  - (a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or
  - (b) pressure waves caused by aircraft or other aerial machines or devices of any kind.
13. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purposes of this exclusions, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear form or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisations(s) or governments(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.
14. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
15. **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:
  - (a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;
  - (b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;
  - (c) any action taking in controlling, preventing, suppressing or in any way relating to any epidemic, pandemic or outbreak of such influenza, notifiable disease, virus, bacteria or contagion.

If **We** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.
16. **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 an illness or disease transmitted from animals to humans.
17. **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 an act of the UK, Channel Islands or Isle of Man government or

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any member of that government, the UK's armed forces, or any UK, Channel Islands or Isle of Man regulatory, law enforcement or other authority of any kind, whether that act has the force of law, or is merely part of the formal or informal guidance issued or given by, or made or given by, such persons, forces or authorities as the case may be.

## MAKING A CLAIM

On discovering any event giving rise or likely to give rise to a claim under the policy, **You** must immediately notify and give full details to: The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York, North Yorkshire, YO26 9SS by completing and returning a claim form. It is **Your** responsibility to ensure that all the information submitted is correct. **We** cannot make any decision regarding **Your** claim without a claim form. The quickest and easiest way to obtain a claim form is on **Our** website. Log on to [www.theinsuranceemporium.co.uk](http://www.theinsuranceemporium.co.uk) and **You** will be able to download a claim form from the Claims section. If **You** do not have access to the internet please contact **Us** either by email at [claims@emporium.co.uk](mailto:claims@emporium.co.uk) or by phone on 03300 244 006 and **We** will be able to send **You** a claim form through the post. If **You** need any assistance with any aspect of **Your** claim please either email or call **Us**.

Once **We** have received **Your** claim form **We** will send an acknowledgement of receipt. **We** will then only contact **You** again if **We** require any further information to process **Your** claim; **We** ask that **You** co-operate fully and truthfully to give **Us** any information **We** may need. Once the claim has been completed **We** will notify **You** of **Our** decision. If **You** have not had any contact from **Us** within 5 working days of sending the claim form please contact **Us** either by email at [claims@emporium.co.uk](mailto:claims@emporium.co.uk) or by phone on 03300 244 006.

If **You** wish to appeal against a decision made regarding **Your** claim (including the assessment or the outcome), please write to the Claims Manager. If **You** wish to submit a formal complaint, please refer to **Our** Complaint Handling Procedure.

## POLICY ALTERATION OR REINSTATEMENT

If **You** wish to make a change to **Your** policy after the first 14 days of policy inception or, if for any reason **We** reinstate **Your** policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

## CANCELLATION RIGHTS

**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.

If **You** have a monthly policy, cover will be cancelled with effect from the date **Your** next policy premium is due.

If **You** have an annual policy and have not made a claim, a return of premium will be issued in accordance with **Our** cancellation rates, as follows:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If **You** have made a claim, **You** will not be entitled to any refund.

**We** may cancel this insurance with immediate effect at any time, for any valid reason, by giving written notice. If **We** do, **We** will return the premiums paid, in accordance with the above table. Valid reasons include, but are not limited to **You** or anyone acting on **Your** behalf being aggressive towards **Our** employees, fraud or attempted fraud by **You** or anyone acting on **Your** behalf and/or **Your** failure to abide by any request from **Us** to take specified precautionary measures. If **We** cancel this policy **Our** liability then ceases immediately but without affecting **Your** or **Our** rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if sent to an email or postal address provided by **You** to **Us**. No refund will be made, if the amount that would otherwise have been due (after cancellation and other relevant charges) would have been £25 or less.

## POLICY WORDING

Should **You** wish to alter **Your** policy or cancel it please contact **Our** office. This can be done in writing at the address noted below, by phone on 03300 244 005, fax 03300 242 971 or email [hello@emporium.co.uk](mailto:hello@emporium.co.uk).

For alterations and cancellation at renewal please write to the address noted below, telephone 03300 244 005, fax 03300 242 971 or email [hello@emporium.co.uk](mailto:hello@emporium.co.uk). If **You** have not received an acknowledgement from **Us** within 14 days of sending details, **You** must post the details by recorded delivery.

If **You** wish to appeal against any decision regarding the administration of **Your** policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If **You** wish to submit a formal complaint, please refer to **Our** Complaint Handling Procedure.

## PREMIUM AND EXCESS REVIEW

1. The premium and **Excess** for this policy is reviewed at least once a year.
2. When reviewing **Your** premium and **Excess** **We** will consider any future impact to one or more of the following:
  - (a) Changes due to **Our** future claims experience is likely to be materially better or worse than **We** expected. This information includes changes to the number and types of claims **We** expect to pay or changes to the average expected amount paid per claim.
  - (b) Changes due to the relevant parts of the insurance and/or reinsurance market changing in a material way and **We** want to respond to those changes for commercial reasons.
  - (c) Your circumstances change such as any change to **Your** address.
  - (d) Changes due to legislative, tax or regulatory requirements such as:
    - i. expenses related to providing the insurance
    - ii. policy lapse rates which means the average time policies are held
    - iii. interest rates
    - iv. tax rates
    - v. the cost of any legal or regulatory requirements
3. 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 any change.
4. If **We** change **Your** premium and/or **Excess** and **You** do not wish to continue **Your** cover, **You** should contact **Us** to cancel.

## COMPLAINT HANDLING PROCEDURE

If **You** are unhappy with any aspect of **Our** service and wish to make a formal complaint, please put **Your** complaint in writing and address **Your** complaint to the Chief Executive Officer. **We** will issue a response within 8 weeks from the date **We** receive **Your** complaint.

All correspondence should be addressed to The Insurance Emporium, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **You** do not receive satisfaction through **Our** internal complaint handling procedure, **You** may refer **Your** complaint to the Financial Ombudsman Service within 6 months of the date of the Chief Executive Officer's response:

- address: Exchange Tower, London, E14 9SR
- tel: 0800 023 4 567 or 0300 123 9 123
- email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## FAIR PROCESSING NOTICE

We take your privacy very seriously. Please read this Fair Processing Notice carefully as it contains information on who we are, how and why we collect, store, use and share personal information, your rights in relation to your personal information and on how to contact us and supervisory authorities in the event that you have a complaint.

We collect, use and are responsible for certain personal information about you. When we do so we are subject to the General Data Protection Regulation which applies across the European Union (including in the United Kingdom) and we are responsible as "joint controllers" of that personal information for the purposes of those laws.

### Who are we?

When we refer to “we” “us” and “our” in this notice it means The Equine and Livestock Insurance Company Limited, its trading names and Appointed Representatives shown below:

*The Equine and Livestock Insurance Company Limited*  
trading as:

- The Insurance Emporium
- Breeder Choice
- Dove Pet Care
- E&L
- Kamkit
- National Pet Register
- [www.horse-insurance.co.uk](http://www.horse-insurance.co.uk)
- [www.pet-insurance.co.uk](http://www.pet-insurance.co.uk)
- [www.insurance4mycaravan.co.uk](http://www.insurance4mycaravan.co.uk)
- [www.my-weddinginsurance.co.uk](http://www.my-weddinginsurance.co.uk)

*Entertainment & Leisure Insurance Services (in administration)* (Appointed Representative)

*Entertainment & Leisure Insurance Services Ltd* (Appointed Representative)

*Entertainment and Leisure Insurance Services (Jersey) Ltd* (Appointed Representative)

*Lifestyle Policy Limited* (Appointed Representative)

We are joint controllers of your personal information. For details as to the joint controller arrangement in place between the parties, please contact us using the details set out in the “**How to contact us**” section below.

When we say “you” and “your” in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses

### **What is personal information?**

It is any information relating to an identified or identifiable individual.

### **What personal information do we collect?**

We may collect the following types of personal information from you, your representative or from information you have made public, for example social media:

- your name and contact information, including email address and telephone number
- information to enable us to check and verify your identity, e.g. your date of birth, portal password
- your financial details such as direct debit or payment card information
- details of any other insurance you hold if it is relevant to your claim
- photographs and/or video to help us assess your claim
- your claim history
- your medical information if it is relevant to your policy or claim
- your criminal convictions if it is relevant to your policy or claim
- your accessibility details if we need to make reasonable adjustments to help
- your business activities if it is relevant to your policy or claim

This personal information is requested to provide products and services to you. If you do not provide the personal information we ask for, it may delay or prevent us from providing products and services to you.

### **How do we collect your personal information?**

We collect most of this personal information directly from you – in person, by telephone or email and via our website and customer portal. However, we may also collect information from:

- publicly accessible sources e.g. Companies House or HM Land Registry
- cookies on our website – for more information on our use of cookies, please see our cookies policy
- veterinary and/or referral practices, charities and breeders
- any other insurer with whom you have relevant insurance
- emergency services, law enforcement agencies, medical and legal practices
- brokers and affiliates
- suppliers of repair or replacement estimates
- loss adjusters and our consultant veterinary advisors
- other involved parties, for example, claimants or witnesses

### **How and why we use your personal information**

Under data protection law, we can only use your personal information if we have a proper reason for doing so, e.g.:

- to comply with our legal and regulatory obligations (“*Compliance with Law*”)

- for the performance of our contract with you or to take steps at your request before entering into a contract (*"Performance of a Contract"*)
- for our legitimate interests or those of a third party (*"Legitimate Interests"*)
- where you have given consent (*"Consent"*)

A legitimate interest is when we have a business or commercial reason to use your information, so long as this is not overridden by your own rights and interests.

### What we use your personal information for

- to provide quotes, administer policies and claims  
*Lawful basis: Performance of a Contract*
- to prevent and detect fraud against you or us  
*Lawful bases: Compliance with Law or Legitimate Interests (to protect You or Us from fraud)*
- processing necessary to comply with professional, legal and regulatory obligations that apply to our business  
*Lawful basis: Compliance with Law*
- gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies  
*Lawful Bases: Compliance with Law or Legitimate Interests (to cooperate with regulators)*
- ensuring business policies are adhered to e.g. policies covering security and internet use  
*Lawful basis: Legitimate Interests (to comply with our policies)*
- ensuring the confidentiality of commercially sensitive information  
*Lawful basis: Legitimate Interests (to maintain confidentiality of sensitive information)*
- statistical analysis to help us manage our business e.g. in relation to our financial performance, customer base, product range or other efficiency measure  
*Lawful basis: Legitimate Interests (to operate our business in a more efficient manner)*
- preventing unauthorised access and modifications to systems  
*Lawful bases: Compliance with Law and Legitimate Interests (to protect the integrity of our systems)*
- updating and enhancing customer records  
*Lawful basis: Legitimate Interests (to operate our business properly)*
- statutory returns  
*Lawful basis: Compliance with Law*
- marketing our services and those of selected third parties to:
  - existing and former customers
  - third parties who have previously expressed interest in our products
  - third parties with whom we have no previous dealings*Lawful bases: Consent or Legitimate Interests (to develop and grow our business)*
- external audits and quality checks and the audit of our account  
*Lawful bases: Compliance with Law or Legitimate interests (to ensure that our business is being run in an appropriate manner)*

### Promotions communications

We may use your personal information to send you updates (by email, text message, telephone or post) about our products, including exclusive offers, promotions and new products.

We have a legitimate interest in processing your personal information for promotional purposes (see above **"How and why we use your personal information"**). This means we do not usually need your consent to send your promotional communications. However, where consent is needed, we will ask for this consent separately and clearly.

We will always treat your personal information with the utmost respect and never sell it to other organisations for marketing purposes.

You have the right to opt out of receiving promotional communications at any time by:

- contacting us at [data@emporium.co.uk](mailto:data@emporium.co.uk)
- using the "unsubscribe" link in emails
- write to us at the address shown in **"How to contact us"** below

We may ask you to confirm or update your marketing preferences if you instruct us to provide further products in the future, or if there are changes in the law, regulation or the structure of our business.

### Who do we share your personal information with?

We may share your personal information with:

- third parties we use to help deliver our products and services to you e.g. payment service providers, repairers, veterinary advisors, legal advisors and loss adjusters
- other third parties we use to help us run our business, e.g. marketing agencies, website hosts, online review platforms
- third parties approved by you e.g. social media sites you choose to link your account to or third party payment providers
- Insurance Fraud Bureau

- other insurers, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS) and other companies that provide services to us or you

We only allow our service providers to handle your personal information if we are satisfied that they take appropriate measures to protect your personal information. We may also share personal information with external auditors, e.g. in relation to accreditation and the audit of our accounts.

We may disclose and exchange information with law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.

We may also need to share some personal information with other parties, such as potential buyers of some or all of our business or during a re-structuring. Usually, information will be anonymised but this may not always be possible. The recipient of the information will be bound by confidentiality obligations.

### **Where do we hold your personal information?**

Information may be held at our offices, third party agencies and service providers (see above: “**Who do we share your personal information with?**”)

Some of these third parties may be based outside the European Economic Area. For more information, including on how we safeguard your personal information when this occurs, see below: “**Will we transfer your personal information out of the EEA?**”

### **How long do we keep your personal information?**

We will keep your personal information for as long as we need it to administer your policy or manage our business. Thereafter, we will keep your personal information for as long as is necessary:

- to respond to any questions, complaints or claims made by you or on your behalf
- to show that we treated you fairly
- to keep records required by law

We will not retain your personal information for longer than necessary for the purposes set out in this notice.

### **Will we transfer your personal information out of the EEA?**

To deliver services to you, it is sometimes necessary for us to share your personal information outside the European Economic Area (EEA). These transfers are subject to special rules under European and UK data protection law. Non-EEA countries do not have the same data protection laws as the United Kingdom and EEA. Where personal information is transferred to and stored in a country not determined by the UK or the European Commission as providing adequate steps of protection for personal information, we take steps to provide appropriate safeguards to protect your personal information, including entering into standard contractual clauses approved by the UK or the European Commission, obliging recipients to protect your personal information.

If you would like further information on the specific mechanism used by us when transferring your personal information outside of the UK or the EEA, please contact us using the details set out in the “**How to contact us**” section below.

### **What are your rights?**

You have the following rights, which you can exercise free of charge:

- Access - the right to be provided with a copy of your personal information
- Rectification - the right to require us to correct any mistakes in your personal information
- To be forgotten - the right to require us to delete your personal information – in certain situations
- Restriction of processing - the right to require us to restrict processing of your personal information – in certain circumstances e.g. if you contest the accuracy of the data
- Data portability - the right to receive personal information you provided to us, in a structured, commonly used and machine readable format and/or transmit that data to a third party – in certain situations
- To object - the right to object:
  - at any time to your personal information being processed for direct marketing
  - in certain other situations to our continued processing of your personal information e.g. processing carried out for the purpose of our legitimate interests
- Not to be subject to automated individual decision-making -
  - The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

For further information on each of those rights, including the circumstances in which they apply, please contact us or see the Guidance from the UK Information Commissioner’s Office (ICO) on individuals’ rights under the General Data Protection Regulation.

If you would like to exercise any of those rights, please:

- request and complete a Data Subject Access Request form; or
- email, call or write to us — see below: “**How to contact us**”; and
- let us have enough information to identify you (e.g. your full name, address and policy number); and
- let us have proof of your identity and address (a certified copy of your driving licence or passport and a recent utility bill); and



- let us know what right you want to exercise and the information to which your request relates.

### **How do we keep your personal information secure?**

We have appropriate security measures to prevent information from being accidentally lost, or used or accessed unlawfully. We limit access to your personal information to those who have a genuine business need to access it. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality.

We also have procedures in place to deal with any suspected data security breach. We will notify you and any applicable regulator of a suspected data security breach where we are legally required to do so.

If you want detailed information from Get Safe Online on how to protect your information and your computers and devices against fraud, identity theft, viruses and many other online problems, please visit [www.getsafeonline.org](http://www.getsafeonline.org). Get Safe Online is supported by HM Government and leading businesses.

### **What if I believe my personal information has been mishandled?**

We encourage you to contact us in the first instance - see below: "**How to contact us**" but you are entitled to go directly to the Information Commissioner's Office (ICO) at [www.ico.org.uk](http://www.ico.org.uk) or telephone 0303 123 1113.

### **How to contact us**

Please contact us by post, email or telephone if you have any questions about this notice or the information we hold about you.

Data Protection Officer  
Thorpe Underwood Hall  
Ouseburn  
York  
YO26 9SS  
e: [gdpr@emporium.co.uk](mailto:gdpr@emporium.co.uk)  
t: 01423 333483

### **Changes to our Fair Processing Notice**

We may change this notice from time to time; the most recent version will always be available on our website.

**April 2022**

## APPENDIX – SECURITY REQUIREMENTS FOR SADDLERY AND TACK

**You** must adhere to the following **Security Requirements** otherwise **Your** insurance may be invalid and **We** may reject a claim:

## HOUSE / APARTMENT

- brick, concrete or stone private house of standard construction with a slate, tiled or multi-layered roof
- a self-contained apartment within the above

The **Saddlery and Tack** must be kept inside with security devices in operation.

## LOCKED BUILDING (NON-DOMESTIC)

- a building (or part of a building) not used for domestic purposes

The **Saddlery and Tack** must be kept inside with external doors secured by a 5 lever mortise deadlock or a 5 lever padlock AND steel bars or steel grids on all windows.

## UNATTENDED VEHICLE BETWEEN 6AM AND 9PM

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
2. Any security devices installed in the vehicle are in operation; AND
3. The **Saddlery and Tack** must be stored out of sight; AND
4. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure.

## UNATTENDED VEHICLE BETWEEN 9PM AND 6AM

1. All doors, windows and other openings of the vehicle are left closed, securely locked and fastened; AND
2. Any security devices installed in the vehicle are in operation; AND
3. The **Saddlery and Tack** must be stored out of sight; AND
4. Vehicle must have (i) valid motor insurance (ii) valid MOT where applicable (iii) current Vehicle Excise Duty where applicable and (iv) all windows and locks capable of rendering the vehicle secure; AND
5. Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser OR category 2 immobiliser OR category 3 steering lock. If any category 1 or 2 device is not factory fitted, it must have been installed by an approved installer and evidence of this must be provided in the event of a claim.