

Horse Insurance

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: The Insurance Emporium | Horse Insurance | Lunar / Calendar

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 FRN: 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 your policy documentation.

What is this type of insurance?

This policy primarily provides cover for people who want to cover their horse for its death, or if it is stolen, or strays, and is not returned to you within 90 days.



What is insured?

✓ Death, theft or straying | **£15,000**

Optional Benefits

- Vet's fees | **£3,000 | £5,000 | £7,000 (£1,000 inner limit)**
- Referral vet - transportation & livery | **£500**
- Disposal costs | **£300**
- Saddlery & tack | **£5,000 / £1,000 (single item limit)**
- Loss of use (permanent incapacity) | **£15,000**
- Public liability | **£3m**
- Personal accident | **£22,500**
- Dental treatment | **£2,000**



What is not insured?

- ✗ Any amount greater than the maximum amount shown in the policy schedule.
- ✗ Death where euthanasia was performed without our permission unless you complied with the Conditions in Section 1A - Emergency Euthanasia.
- ✗ Death where euthanasia was performed with our permission unless you complied with the Conditions in Section 1B - Non-Emergency Euthanasia.
- ✗ Death under Section 1C - Death (other cases) unless you have complied with the Conditions in Section 1C - Death (other cases).
- ✗ Theft or straying under Section 1D - Theft or straying until 90 days after the loss is reported to us and only then in the event the horse has not been recovered during that period and you have complied with the Conditions in Section 1D - Theft or straying.
- ✗ Death occurring from an injury, illness, or condition which: (a) first showed clinical signs, happened, or existed before the policy began; or (b) is the same as or has the same diagnosis as, or is caused by, related to, or results from, an injury, illness, condition, or clinical signs shown, before the policy began.
- ✗ Death occurring from an illness or condition showing clinical signs within 14 days of the policy beginning, or as a result of any illness or condition that developed from them.
- ✗ Death occurring more than 365 days after any injury, illness, or condition first showed clinical signs, or as a result of an illness or condition that developed from them.
- ✗ Death occurring from an illness of a horse aged over 19 years and 364 days at the date on the policy schedule as the date the policy began or underwent annual review.
- ✗ The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.

Optional Benefits

- Any amount greater than the maximum amount shown in the policy schedule.
- Costs arising from an injury, illness, or condition which: (a) first showed clinical signs, happened, or existed before the policy began; or (b) is the same as or has the same diagnosis as or is caused by,

- related to, or results from, an injury, illness, condition, or clinical signs shown, before the policy began.
- Costs arising from an illness or condition showing clinical signs within 14 days of the policy beginning, or due to any illness or condition that developed from them.
 - Costs incurred, treatment or complementary therapy received or prescribed for use, more than 365 days after the horse is injured, or first showed clinical signs of an illness or condition, or as a result of any illness or condition that developed from them.
 - Costs arising from an illness of a horse aged over 19 years and 364 days at the date in the policy schedule as the date the policy began or underwent annual review.
 - Loss of use occurring from an injury, illness, or condition which: (a) first showed clinical signs, happened, or existed before the policy began; or (b) is the same as or has the same diagnosis as or is caused by, related to, or results from, an injury, illness, condition, or clinical signs shown, before the policy began.
 - Loss of use occurring from an illness or condition showing clinical signs within 14 days of the policy beginning, or as a result of any illness or condition that developed from them.
 - Loss of use occurring more than 365 days after any injury, illness, or condition first showed clinical signs, or due to any illness or condition that developed from them.
 - Loss of use occurring from an illness of a horse aged over 19 years and 364 days at the date on the policy schedule as the date the policy began or underwent annual review.
 - Any claim where the security requirements in Appendix One: Security Requirements have not been complied with.
 - Any liability arising where the horse has previously displayed aggressive behaviours towards other animals, has bitten or kicked, or attempted to bite or kick, other animals or humans.
 - Any **Public Liability, Personal Accident, or Dental Treatment** claim where, at the date of the accident or incident giving rise to the claim, you are under 5 years old or over 75 years of age.
 - Any **Personal Accident or Dental Treatment** claim arising from pre-existing condition.
 - The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.



Are there any restrictions on cover?

- ! Any amount over £1,000 for any single item of saddlery and tack.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone riding, handling, caring for, or interacting with, the horse, saddlery & tack, or riding clothes; or a member of your family, or someone who lives with you whether as a cohabitee, tenant, or on any other basis; your agents, employees, licensees, guests; and/or any other person who is in a contractual or business relationship with you.



Where am I covered?

- ✓ This policy covers damage or loss occurring in the United Kingdom, Channel Islands, and Isle of Man.
- ✓ This policy covers liability arising in the United Kingdom, Channel Islands, and Isle of Man



What are my obligations?

- You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about whether a fact is material, you should always tell us.
- On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct.



When and how do I pay?

- You can pay your premium yearly (every 365 days), calendar monthly (every calendar month) or lunar monthly every 28 days). Payment can be made by direct debit, credit or debit card, or cheque.



When does the cover start and end?

- Your cover will take effect at the time and date stated in your policy schedule and ends at the conclusion of the policy duration (as stated in your policy schedule and defined in your policy wording).



How do I cancel the contract?

- You can cancel at any time by notifying our customer contact team. We may make an administration charge for cancellation.
- If you cancel your policy within the first 14 days and have not made a claim, we will provide a full refund of premium.
- **Yearly policy duration:** We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim, or no claim has been made against you).
- **Lunar or Calendar monthly policy duration:** We will not collect any further lunar or calendar monthly payments.
- We may cancel this insurance by sending you seven days' notice to your last known email or postal address.