

Horse Insurance



Insurance Product Information Document

Company: The Insurance Emporium

Product: Horse – new business

The Insurance Emporium is a trading name of The Equine and Livestock Insurance Company Limited | registered in England and Wales no: 294940 | registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS | The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown in your Policy Schedule.

What is the type of insurance?

This insurance is for people who primarily want to cover their horse for its death, or if it strays or is stolen and not found within 28 days.

NOTE: [monthly](#) = lunar and calendar monthly policy duration



What is insured?



Your horse dies or is put to sleep because of an injury, illness, or condition, or is not found within 28 days of straying or being stolen

Settlement: sum insured, or market value, whichever is less



What is not insured?



Euthanasia without our permission unless your vet confirms it was on immediate humane grounds



Death occurring 365 days after an injury, illness, or condition first displayed clinical signs



Death following any injury, illness, or condition which existed before the insurance began or reviews



Death following any illness or condition displaying clinical signs within 14 days of your policy first starting



Death due to illness where your horse is aged over 19 years and 364 days at the policy start or review



Policy excess

Optional Benefits



What is insured?



Vet's fees: treatment / complementary treatment of an injury, illness, or condition

		Inner	Total
Monthly	Option 1	£1,000	£3,000
	Option 2	£1,000	£5,000
	Option 3	£1,000	£7,000
Annually	Option 1	£1,000	£2,500
	Option 2	£1,000	£4,500
	Option 3	£1,000	£6,500



Transportation and livery costs whilst your horse is being treated by a referral vet

Monthly	£500	Annually	£400
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What is not insured?



Costs or loss of use incurred if your horse is injured whilst taking part in or preparing for an uninsured activity



Costs or loss of use incurred, or treatment received more than 365 days after your horse first displayed clinical signs



Injury, illness, or condition which existed before your insurance began, or renews / reviews



Injury, illness, or condition which displayed clinical signs within 14 days of your policy first starting

- ✓ The cost of removal of your horse's body following its death or if it is put to sleep by a vet on immediate humane grounds

Monthly £300 Annually £200

- ✓ Your saddlery and tack is stolen or accidentally damaged

Monthly £5,000 Annually £4,500

- ✓ Loss of Use (permanent incapacity)

complete Settlement: sum insured or market value, whichever is less

partial Settlement: 60% of sum insured or market value, whichever is less

- ✓ Your legal liability to others for compensation and costs arising out your horse's ownership

Monthly £3m Annually £2.5m

- ✓ Death, total permanent disablement, loss of hearing, sight, or limbs as a result of a bodily injury sustained whilst riding, leading, handling, or caring for the horse

Monthly £22,500 Annually £20,000

- ✓ You sustain a bodily injury to your mouth and/or teeth as a result of you riding, leading, handling, or caring for your horse

Monthly £2,000 Annually £1,750

- ✗ Vet's fees for an illness, or loss of use for an injury, illness, or condition, for any horse aged 19 over years and 364 days when your policy first starts, or renews/reviews

- ✗ Any condition excluded from cover

- ✗ Costs not supported by a receipt or invoice

- ✗ Any claim where the security requirements have not been complied with

- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your horse with your permission and consent

- ✗ Any personal accident or dental claim arising as a result of a pre-existing condition

- ✗ Any horse that is known to have vicious tendencies or behavioural problems

- ✗ Policy excess



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions
- ! Horses used in any trade, profession, or business
- ! Claims that are wholly or partially false, exaggerated, or fraudulent 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 caring for or in control of your insured items; or a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual relationship with you



Where am I covered?

This policy covers any damage or loss occurring in the United Kingdom, Channel Islands, Isle of Man and Europe.
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.

By entering into or renewing this policy, you are confirming your horse is in good health, does not have an injury, illness, or condition, and is not displaying any clinical signs of an injury, illness, or condition except those you have already told us about.

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 date and time 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 will make an administration charge for cancellation.

Yearly policy duration – we will refund the part of your yearly premium which applies to the remaining policy duration (as long as you have not made a claim, and no claim has been made against you).

Lunar or calendar monthly policy duration – we will not collect any further lunar or calendar monthly premiums.