

HORSE INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Horse

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

What is this type of insurance?

The policy provides cover if your horse dies or is put to sleep on immediate humane grounds, strays or is stolen and not found within 28 days.



What is insured?

- ✓ Death, theft or straying.

Elective Benefits:

- Vet's fees for external visible accidental injury only (EAVI).
- Vet's fees - treatment / complementary treatment following an injury, illness or condition (II&C).
- Transportation and livery - referral vet only.
- Cover in Europe - death, theft or straying, vet's fees for EAVI and II&C, transportation and livery and loss of use (if chosen).
- Cost of removal and disposal of your horse's body.
- Hire of a horse if yours strays or is stolen.
- Stolen or accidentally damaged saddlery and tack.
- Loss of use where your horse is unable to (1) perform its insured equestrian activities or (2) perform any equestrian activities.
- Your legal liability to others for compensation and costs arising out of your ownership of your horse.
- Costs of a professional rescue organisation or the Police to rescue or recover your horse.
- Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst riding, leading, handling or caring for the horse.
- Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of your riding, leading, handling or caring for the horse.
- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice about your horse.



What is not insured?

- ✗ Euthanasia without our permission unless a 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 injury, illness or condition which displayed clinical signs within 14 days of the start of your policy.
- ✗ Death due illness where your horse is aged 19 years and 364 days at the policy start or review date.
- ✗ Death following any injury, illness or condition excluded from cover.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Policy excess.

Elective Benefits:

- Costs arising from any illness or treatment thereof (EAVI only).
- Costs or permanent incapacity incurred if your horse is injured whilst taking part in or preparing for an uninsured activity.
- Costs or permanent incapacity incurred or treatment received more than 365 days after your horse first displayed clinical signs.
- Injury, illness or condition which existed before the insurance began or reviews.
- Injury, illness or condition which displayed clinical signs within 14 days of the start of your policy.
- Costs or permanent incapacity arising due to illness where your horse is aged 19 years and 364 days at the policy start or review date .

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



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Horses used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful or criminal act.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except as where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

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



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.