

IMPORTANT THINGS TO KNOW ABOUT THIS POLICY	
Who is it for?	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.
What do I need to know?	<p><b>Your</b> policy is made up of a number of important documents:</p> <ul style="list-style-type: none"> <li>⌘ IPID (Insurance Product Information Document) – this is a summary of the main coverage and exclusions</li> <li>⌘ policy wording – this details all coverage and exclusions</li> <li>⌘ policy schedule – this shows <b>your</b> cover and chosen Optional Benefits</li> </ul> <p><b>Note:</b> <b>we</b> are only liable up to the limit of cover shown in <b>your</b> policy schedule.</p> <p>Important Note: the IPID and policy wording are master documents, showing <b>all</b> coverage and exclusions.</p>
What do I need to do?	<p><b>You</b> must look at <b>your</b> policy schedule to see which features of cover are <b>yours</b>.</p> <p>It is up to <b>you</b> to make sure the cover meets <b>your</b> needs; <b>you</b> must tell us immediately if this is not so.</p> <p><b>You</b> must keep to the terms of <b>your</b> policy otherwise it could become void, or <b>we</b> may not accept liability for a claim.</p>
What should I tell you?	In short, tell <b>us</b> everything and do it before <b>we</b> enter into this contract or renew it with <b>you</b> . <b>You</b> must tell us about every event, fact, or occurrence that might influence <b>our</b> decision to enter into or renew this contract of insurance; and, if so, on what terms. If <b>you</b> are in any doubt about whether a fact is material or not, <b>you</b> should always tell <b>us</b> .
What am I agreeing to?	By entering into or renewing this policy, <b>you</b> are confirming <b>your horse</b> does not have an <b>injury, illness, or condition</b> (including previous bouts of colic), and is not displaying any <b>clinical signs</b> of an <b>injury, illness, or condition</b> except those <b>you</b> have already told <b>us</b> about.
Where am I covered?	<b>We</b> only cover claims occurring in the United Kingdom, Channel Islands, Isle of Man and Europe during the <b>policy duration</b> .
Where am I covered if someone makes a claim against me?	<b>We</b> only cover liability arising in the United Kingdom, Channel Islands, and Isle of Man.

CANCELLATION	
⌘	<b>You</b> can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation.
Yearly policy duration	<b>We</b> will refund the part of <b>your</b> yearly premium which applies to the remaining <b>policy duration</b> (as long as <b>you</b> have not made a claim, and no claim has been made against <b>you</b> ).
Lunar or calendar monthly policy duration	<b>We</b> will not collect any further lunar or calendar monthly instalments.
⌘	<b>We</b> may cancel this insurance by sending <b>you</b> seven days' notice to <b>your</b> last known email or postal address.

SIGNIFICANT WORDS AND PHRASES	
accident	an event that happens completely by chance with no planning or deliberate intent
accidentally damaged	sudden and unexpected damage that is not deliberate and caused by violent and external means which makes the <b>saddlery and tack</b> unusable

bilateral condition	any <b>condition</b> affecting body parts of <b>your horse</b> which as 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 <b>bilateral conditions</b> are considered as one <b>condition</b>			
clinical signs	changes in <b>your horse's</b> normal healthy state, condition, appearance, its bodily functions, or behaviour			
complementary treatment	acupuncture, homeopathic or herbal medicines, hydrotherapy, laser treatment, remedial farriery, or ultrasound therapy  Note: all <b>complementary treatment</b> must be carried out by <b>your vet</b> or a qualified practitioner (who is a member of a recognised association) recommended by <b>your vet</b>			
complicated foaling	during the process of giving birth, <b>your</b> mare's life is threatened by uterine tears, rupture of the uterine artery, uterine prolapse and/or caesarean section, if required to save <b>your horse's</b> life			
condition	all <b>clinical signs</b> of <b>injury</b> or <b>illness</b> resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected			
cosmetic damage	non-structural damage that does not affect usage of <b>saddlery and tack</b> , including but not limited to, dents, marks, or scratches			
depreciation	wear and tear deduction: -  ÷ 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 the <b>saddlery and tack</b> is determined by the date of the frame manufacture			
excess	the amount <b>you</b> must pay towards each and every claim; this amount is deducted from the maximum level of cover. An <b>excess</b> is applicable to each, <b>injury, illness, or condition</b> receiving <b>treatment</b> which is not related to any other <b>injury, illness, or condition</b> receiving <b>treatment</b> . An <b>excess</b> is payable for each 12 month period during which <b>treatment</b> is received			
family	husband, wife, civil partner, partner, parents, grandparents, brothers, sisters, children, and grandchildren			
forcible and violent entry	entry to a property that clearly shows damage to the lock, building, room, or vehicle and caused as a direct result of theft			
horse	the <b>horse</b> identified in <b>your</b> policy schedule			
illness	physical disease, sickness, infection, or failure which is not caused by <b>injury</b>			
immediate humane grounds	<b>your horse</b> sustains an <b>injury</b> or manifest an <b>illness</b> or <b>condition</b> that is so severe as to warrant immediate destruction to relive incurable and excessive pain and that no other options for <b>treatment</b>			
injury, injured	physical damage or trauma caused by an <b>accident</b>			
market value	the price paid for a <b>horse</b> of similar ability, age, breeding, bloodline, or sex as <b>your horse</b> immediately before the <b>injury, illness, or condition</b> first showed <b>clinical signs</b>			
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 or renew it			
our consultant vet	the <b>vet</b> with whom <b>we</b> consult to review <b>your horse's</b> clinical history and treatment			
permanent incapacity / permanently incapacitated / loss of use	an <b>injury, illness, or condition</b> which permanently prevents <b>your horse</b> from carrying out the functions for which it was vetted and insured. <b>Your horse</b> must be completely unable to undertake the functions rather than be exhibiting reduced ability or performance.			
policy duration		<i>length</i>	<i>premiums paid</i>	<i>auto renew</i>
	<b>annual</b>	365 days	once a year	yes

	<b>lunar month</b>	28 days	every 28 days	yes
	<b>calendar month</b>	calendar month	every calendar month	yes
proof of purchase	the original purchase receipt and any other documentation required to prove ownership			
saddlery and tack	bridles, harnesses, irons, riding tack and saddles normally used on <b>your horse</b> for the activities specified in <b>your type of use</b>			
second opinion	the examination and evaluation of <b>your horse</b> by a second <b>vet</b> to verify or challenge the diagnosis or <b>treatment</b> plan made by the first <b>vet</b>			
security requirements	set out in Appendix One			
stolen, theft	the unlawful taking of <b>your horse</b> or <b>saddlery and tack</b> against <b>your</b> will by someone else			
treatment, treated	any advice, consultation, examination, medication, nursing care, surgery, tests, or x-rays, provided by a veterinary practice or qualified practitioner recommended by <b>your vet</b>			
type of use	the purpose for which <b>your horse</b> is use and for which it is insured, either:			
type of use 1	breeding, dressage, driving, foals over 30 days, gymkhanas, hacking, heavy horses, horses at grass, long distance riding (under 25 miles), mounted games, Pony Club & Riding Club (excluding cross country), retired horses, showing, show jumping, western riding			
type of use 2	as Type of Use 1 plus advanced eventing, advanced horse trials, Arab racing, barrel racing, cross country, horse ball, hunter trials, hunting (including drag hunting), jump cross, long distance/endurance riding (over 25 miles), point-to-point, polo crosse, polo, rodeo, team chasing, trec, trotting racing, vaulting			
vet	veterinary surgeon registered with the Royal College of Veterinary Surgeons			
vet's fees	the customary and essential amount typically charged by <b>your vet</b> or a qualified practitioner (who is a member of a recognised association) recommended by <b>your vet</b> for <b>treatment</b> or <b>complementary treatment</b> of an <b>injury, illness, or condition</b> .			
we, our, us	The Insurance Emporium			
you(r)	the person named in the Schedule			

## PART ONE – DEATH, THEFT, OR STRAYING

**Your horse** dies or is put to sleep by a **vet** on immediate humane grounds as a result of an **injury, illness, or condition**

**Your horse** is not found within 28 days of straying or being stolen

<i>Settlement</i>	<i>sum insured or <b>market value</b> whichever is less up the amount shown in your policy schedule</i>
<b>What is not insured?</b>	
1	Euthanasia performed without <b>our</b> permissions unless <b>your vet</b> confirms it was on <b>immediate humane grounds</b> .
2	Death if <b>your horse</b> dies or is put to sleep by a <b>vet</b> more than 365 days after any <b>injury, illness, or condition</b> first showed <b>clinical signs</b> .
3	Death following an <b>injury, illness, or condition</b> which: (a) first showed <b>clinical signs</b> , happened, or existed before your policy first started or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an <b>injury, illness, condition, or clinical signs</b> displayed before your policy first started.
4	Death following any <b>illness</b> or <b>condition</b> displaying <b>clinical signs</b> within 14 days of <b>your</b> policy first starting.
5	Death occurring after the <b>policy duration</b> ends or <b>we</b> stop receiving <b>your</b> premium.
6	Death following an <b>injury, illness, or condition</b> that is excluded from cover as shown in <b>your</b> policy schedule or notified separately by letter or email.

7	Death due to <b>illness</b> of any <b>horse</b> aged over 19 years and 364 days at the start or review dates shown in <b>your</b> policy schedule.
8	Death where <b>your vet</b> or <b>our consultant vet</b> considers <b>your horse's injury, illness, or condition</b> was able to be treated
9	Any amount for a mare's unborn foetus, embryo, or foal
10	Death if <b>your horse</b> sustains an <b>injury</b> or manifests an <b>illness</b> or <b>condition</b> that happened whilst taking part in or preparing for an activity not listed in <b>your</b> specified <b>type of use</b> .
11	Death resulting from medication, unless it was administered by <b>your vet</b> or under the direction of <b>your vet</b> .
12	Putting <b>your horse</b> to sleep: ÷ for financial reasons, or ÷ because of vicious tendencies or behavioural problems, or ÷ due to law, regulation, a government department, a public authority or similar, or order related to a notifiable disease
13	Death following a surgical operation or general anaesthetic for cosmetic <b>treatment</b> , routine <b>treatment</b> or preventative <b>treatment</b> recommended by <b>your vet</b> to prevent an <b>injury, illness, or condition</b> .
14	Death as a result of tooth or gum disease including the removal of wolf teeth.
15	Death following from <b>your horse</b> being castrated, cryptorchid castration, pregnant or foaling (unless a complicated foaling), or in relation to giving birth including false pregnancies.
16	Death arising from vicious tendencies or behavioural problems shown by <b>your horse</b> .
17	Death following <b>injury</b> sustained from barbed wire, stock fencing, or plain wire fencing.
18	Costs of putting <b>your horse</b> to sleep.
19	Costs of disposal unless Part Four is chosen.
20	Death occurring outside of the UK, Channel Islands, or Isle of Man (including sea crossings).
21	Theft by person(s) to whom <b>you</b> entrusted <b>your horse</b> .
22	Any third party fees or charges incurred in assessing <b>your</b> claim.
23	The <b>excess</b> as shown in <b>your</b> policy schedule.
Things to note	
1	<b>You</b> must provide <b>your horse's</b> passport, <b>proof of purchase</b> or valuation ( <b>you</b> must pay for these)
2	Where <b>your horse</b> is the subject of a loan or lease arrangement, payment will be made to the legal owner of the <b>horse</b>
3	<b>Your vet</b> must confirm <b>your horse's</b> cause of death; if it is unknown, <b>you</b> must obtain a post-mortem examination at <b>your</b> own expense.
4	<b>You</b> must report the loss of <b>your horse</b> to the Police and local animal welfare centres immediately upon discovering.
5	If, after claiming, <b>your horse</b> is found or returns, <b>you</b> must notify <b>us</b> and repay the full amount <b>we</b> have paid to <b>you</b> under this part of the policy.
6	<b>We</b> cannot assess any death, <b>theft</b> , or straying claim until a fully completed claim form, detailed veterinary account and a complete medical history is received.

## OPTIONAL BENEFITS

## PART TWO – VET'S FEES

**Treatment** and/or **complementary treatment** of an **injury, illness, or condition** provided

- ÷ the premium payments are up to date when the **injury, illness, or condition** first displays **clinical signs**, and
- ÷ the **injury, illness, or condition** occurs during the **policy duration**

Settlement	<i>treatment and complementary treatment up to the amount shown in your policy schedule</i> <i>please note: the amount of complementary treatment available is included within the amount shown in your policy schedule and shown as "inner" on your IPID</i>
What is not insured?	
1	Costs over the total amount shown in <b>your</b> policy schedule as available to <b>you</b> for <b>vet's fees</b> .
2	Costs incurred, <b>treatment</b> received or prescribed for use more than 365 days after <b>your horse</b> first displayed <b>clinical signs</b> of an <b>injury, illness, or condition</b> .
3	Costs arising from any <b>injury, illness, or condition</b> which: (a) first showed <b>clinical signs</b> , happened, or existed before <b>your</b> policy first started; or (b) is the same as or has the same diagnosis as or is caused by, related to or results from an <b>injury, illness, or condition</b> or <b>clinical signs</b> displayed before <b>your</b> policy first started.
4	Costs for any <b>illness</b> or <b>condition</b> displaying <b>clinical signs</b> within 14 days of <b>your</b> policy first starting, or any <b>illness</b> or <b>condition</b> that develops from them.
5	Stem-cell or gene therapy.
6	Any <b>injury, illness, or condition</b> that is excluded from cover as shown in <b>your</b> policy schedule or notified separately by letter or email.
7	Costs arising from the <b>illness</b> of any <b>horse</b> aged over 19 years and 364 days at the start or review/renewal dates of <b>your</b> policy.
8	Costs incurred if <b>your horse</b> sustains an <b>injury</b> or manifests an <b>illness</b> or <b>condition</b> that happened whilst taking part in or preparing for an activity not included within <b>your</b> specified <b>type of use</b> .
9	Costs of medication, unless it was administered by, or under the direction of, <b>your vet</b> .
10	Costs resulting from <b>your horse</b> being overweight or prescription diets.
11	Costs for cosmetic <b>treatment</b> , routine <b>treatment</b> or preventative <b>treatment</b> recommended by <b>your</b> vet to prevent an <b>injury, illness, or condition</b> .
12	Costs as a result of tooth or gum disease including the removal of wolf teeth.
13	Costs arising from <b>your horse</b> being castrated, cryptorchid castration, pregnant or foaling (unless a <b>complicated foaling</b> ) including false pregnancies.
14	Costs arising from vicious tendencies or behavioural problems shown by <b>your horse</b> .
15	Costs arising from an <b>injury</b> sustained from barbed wire, stock fencing or plain wire fencing.
16	Costs of putting <b>your horse</b> to sleep.
17	Costs of transportation or livery unless Part Three is chosen.
18	Costs of livery, stabling, grazing, or feeding <b>your horse</b> .
19	Disposal costs unless Part Four is chosen.
20	Costs incurred, <b>treatment</b> received, or prescribed for use after the <b>policy duration</b> lapses or we stop receiving <b>your</b> premium.
21	Costs not supported by a receipt/invoice showing full details of costs incurred.
22	Costs incurred in undergoing diagnostic tests unless there is a clear symptom or <b>clinical sign</b> present.
23	Costs incurred by the attending and/or referral <b>vet</b> including but not limited to the prescription of medication not dispensed by the <b>vet</b> , administration fees, dispensing fees, clinical waste fees, handling fees, postage, and packaging.
24	Costs of an <b>injury, illness, or condition</b> occurring, or <b>treatment / complementary treatment received</b> outside of the UK, Channel Islands, or Isle of Man,
25	Costs of buying or hiring equipment or machinery.
26	Any fees for surgical equipment that can be used more than once.
27	Upon <b>your vet</b> confirming (by date and signature of <b>our</b> claim form) the <b>permanent incapacity</b> of <b>your horse</b> , <b>we</b> will not pay any costs incurred, <b>treatment</b> received or prescribed for use after that date; applicable if Part 7 – Permanent Incapacity is chosen.
28	Costs of <b>your horse</b> undergoing organ transplants.

29	Any third party fees or charges incurred in assessing <b>your</b> claim.
30	The <b>excess</b> as shown in <b>your</b> policy schedule.
Things to note	
1	On the earliest of: <div>÷ reaching the amount shown in the policy schedule, or</div> <div>÷ 365 days after <b>your horse</b> is injured, or first displays <b>clinical signs</b> of an illness or condition</div> <p>we will not pay for any more <b>treatment</b> or <b>complementary treatment</b> (including <b>bilateral conditions</b>), regardless of renewal.</p>
2	To continue to claim for <b>treatment</b> or <b>complementary treatment</b> , <b>you</b> must pay the premium. If <b>you</b> stop paying, cancel <b>your</b> policy or decide not to renew, <b>your</b> policy ends and <b>our</b> liability for claims (save public liability) stops, preventing <b>you</b> from making any further claims.
3	When <b>your horse</b> is <b>injured</b> or is first displaying <b>clinical signs</b> of an <b>illness</b> or <b>condition</b> <b>you</b> must immediately have a <b>vet</b> treat <b>your horse</b> at <b>your</b> own expense. <b>You</b> must allow the <b>vet</b> to take <b>your horse</b> away for <b>treatment</b> if it is appropriate. <b>You</b> must provide a report from the attending <b>vet</b> about the condition of <b>your horse</b> . <b>You</b> must adhere to every reasonable instruction <b>we</b> give <b>you</b> .
4	Where <b>we</b> consider (a) <b>vet's fees</b> appear greater than standard fees charged by an attending/referral practice, and/or (b) <b>treatment</b> may not have been required or may have been excessive, <b>we</b> reserve the right to obtain a <b>second opinion</b> from <b>our consultant vet</b> ; where there is a dispute, <b>we</b> will pay only those <b>vet's fees</b> deemed reasonable and essential by <b>our consultant vet</b> .
5	<b>We</b> cannot assess any <b>vet's fees</b> claim until a fully completed claim form, detailed veterinary account and a complete medical history is received.

Are there any limits?	
£15 per shoe	Deducted from any claim for remedial farriery

PART THREE – REFERRAL VET TRANSPORTATION AND LIVERY	
Transportation and livery costs whilst <b>your horse</b> is treated by a referral <b>vet</b>	
<i>Settlement</i>	<i>up to the amount shown in <b>your</b> policy schedule</i>
What is not insured?	
1	Costs where a <b>vet's fees</b> claim under Part 2 is declined
2	Costs not supported by a receipt/invoice showing full details of the costs incurred.
3	The <b>excess</b> as shown in <b>your</b> policy schedule.

PART FOUR – DISPOSAL COSTS	
The cost of removal and disposal of <b>your horse's</b> body following its death or if is put to sleep by a <b>vet</b> on <b>immediate humane grounds</b>	
<i>Settlement</i>	<i>up to the amount shown in <b>your</b> policy schedule</i>
What is not insured?	
1	Costs where a <b>vet's fees</b> claim under Part 2 is declined.
2	Costs not supported by a receipt/invoice showing full details of the costs incurred.
3	The <b>excess</b> as shown in <b>your</b> policy schedule.

Things to note	
1	'What is not insured" in <a href="#">Parts One</a> and <a href="#">Six</a> apply.

PART FIVE – SADDLERY AND TACK	
Your saddlery and tack is <b>stolen</b> , or <b>accidentally damaged</b> whilst taking part in, or preparing for, an activity specified in your type of use	
Settlement	price paid less <b>depreciation</b> , sum insured, or <b>market value</b> whichever is less
What is not insured?	
1	Any claim where the <b>security requirements</b> in <a href="#">Appendix One</a> have not been complied with.
2	Any amount over £1,000 for any single item of <b>saddlery and tack</b> .
3	Costs not supported by a receipt/invoice showing full details of the costs incurred.
4	Any form of <b>cosmetic damage</b> .
5	<b>Theft</b> when the <b>saddlery and tack</b> is loaned or hired out by <b>you</b> to any other person other than a member of your family.
6	<b>Theft</b> from any building or location which is not specifically defined in the <b>security requirements</b> .
7	<b>Theft</b> unless involving forcible and violent entry and <b>you</b> have complied with the <b>security requirements</b> .
8	Unexplained <b>theft</b> .
9	<b>Theft</b> unless (i) <b>you</b> have reported the theft to the nearest police authority as quickly as possible, preferably within 24 hours of discovery (ii) <b>you</b> have obtained a police crime reference number and details of the police station the crime was reported to (iii) <b>you</b> did everything you reasonably could to recover the stolen property.
10	<b>Theft</b> by a person or persons to whom the <b>saddlery and tack</b> 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 <b>your saddlery and tack</b> beyond the condition there were in before they were <b>stolen</b> or <b>accidentally damaged</b> .
13	Any reduction in the market value of <b>your saddlery and tack</b> following any repair whether or not undertaken as a result of a claim under <b>your</b> policy.
14	Any third party fees or charges incurred in assessing <b>your</b> claim.
15	The <b>excess</b> as shown in <b>your</b> policy schedule.
Things to note	
1	<b>Your saddlery and tack</b> must be properly fitted and kept in a good state of repair.

APPENDIX ONE	
SECURITY REQUIREMENTS – PART FIVE	
You must adhere to these <a href="#">security requirements</a> otherwise <b>your</b> insurance may be invalid, and <b>we</b> may reject your claim	

House or apartment	
brick, concrete, or stone private house of standard constructions with a slate, tiled or multi-layers roof or a self-contained apartment in which <b>you</b> normally reside	Kept inside with security devices in operation

Locked building (non-domestic)		
<i>building or part of a building not used for domestic purposes</i>	1a	External doors must be secured by a 5 lever mortise deadlock, or
	1b	External doors must be secured by 5 lever padlock, and
	2	Steel bars or steel grids on all windows

Unattended Vehicle		
6am to 9pm	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3	Saddlery and tack is stored out of sight
Things to note		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	

Unattended Vehicle		
9pm to 6am	1	All doors, windows, and other vehicle openings are left closed, securely locked, and fastened, and
	2	Any security devices installed in the vehicle are in operation, and
	3	Saddlery and tack is stored out of sight, and
	4a	Vehicle must be fitted with a Thatcham category 1 alarm / immobiliser, or
	4b	Vehicle must be fitted with a Thatcham category 2 immobiliser, or
	4c	Vehicle must be fitted with a Thatcham category 3 steering lock
Things to note		
1	Vehicle must have (i) valid motor insurance (ii) valid MOT (where applicable) (iii) current Vehicle Excise Duty (where applicable)	
2	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.	

PART SIX – LOSS OF USE (PERMANENT INCAPACITY)	
<p>Complete loss of use - <b>your horse</b> cannot undertake any functions for which it was vetted and insured, and <b>you</b> elect to have <b>your horse</b> put to sleep</p> <p>Partial loss of use – <b>your horse</b> cannot undertake any functions for which it was vetted and insured but can undertake an equestrian activity or <b>you</b> elect to breed from it, or <b>you</b> choose to retire it, for example, keeping <b>your horse</b> as a companion</p>	
Complete loss of use	sum insured or market value, whichever is less
Partial loss of use	60% of sum insured or market value, whichever is less
What is not insured?	
1	Loss of use more than 365 days after <b>your horse</b> first displayed <b>clinical signs</b> of an <b>injury, illness, or condition</b> .
2	<p>Loss of use arising from any <b>injury, illness, or condition</b> which:</p> <p>(a) first showed <b>clinical signs</b>, happened, or existed before <b>your</b> policy first started; or</p>



	(b) is the same as or has the same diagnosis as or is caused by, related to or results from an <b>injury, illness, or condition</b> or <b>clinical signs</b> displayed before <b>your</b> policy first started.
3	<b>Loss of use</b> arising from any <b>illness</b> or <b>condition</b> displaying <b>clinical signs</b> within 14 days of <b>your</b> policy first starting, or any <b>illness</b> or <b>condition</b> that develops from them.
4	<b>Loss of use</b> after the <b>policy duration</b> lapses or <b>we</b> stop receiving <b>your</b> premium.
5	<b>Loss of use</b> due to any <b>injury, illness, or condition</b> that is excluded from cover as shown in <b>your</b> policy schedule or notified separately by letter or email.
6	<b>Loss of use</b> arising from the <b>injury, illness, or condition</b> of any <b>horse</b> aged over 19 years and 364 days at the start or review/renewal dates of <b>your</b> policy.
7	<b>Loss of use</b> where <b>your vet</b> or <b>our</b> consultant <b>vet</b> considers <b>your horse's injury, illness, or condition</b> was treatable.
8	Any amount for a mare's unborn foetus, embryo, or foal.
9	Loss of use if <b>your horse</b> sustains an <b>injury</b> or manifests an <b>illness</b> or <b>condition</b> that happened whilst taking part in or preparing for an activity not included within <b>your</b> specified <b>type of use</b> .
10	<b>Loss of use</b> resulting from medication, unless it was administered by, or under the direction of, <b>your vet</b> .
11	<b>Loss of use</b> (i) for financial reasons (ii) because of vicious tendencies or behavioural problems (iii) due to law, regulation, a government department, a public authority, or order related to a notifiable disease.
12	<b>Loss of use</b> following cosmetic <b>treatment</b> , routine <b>treatment</b> or preventative <b>treatment</b> recommended by <b>your</b> vet to prevent an <b>injury, illness, or condition</b> .
13	<b>Loss of use</b> as a result of tooth or gum disease including the removal of wolf teeth.
14	<b>Loss of use</b> arising from <b>your horse</b> being castrated, cryptorchid castration, pregnant or foaling (unless a <b>complicated foaling</b> ) including false pregnancies.
15	<b>Loss of use</b> arising from vicious tendencies or behavioural problems shown by <b>your horse</b> .
16	<b>Loss of use</b> arising from an <b>injury</b> sustained from barbed wire, stock fencing or plain wire fencing.
17	Costs of putting <b>your horse</b> to sleep.
18	Disposal costs unless Part Four is chosen.
19	Costs not supported by a receipt/invoice showing full details of costs incurred.
20	<b>Loss of use</b> as a result of an <b>injury, illness, or condition</b> occurring or <b>treatment / complementary treatment received</b> outside of the UK, Channel Islands, or Isle of Man.
21	Any third party fees or charges incurred in assessing <b>your</b> claim.
22	The <b>excess</b> as shown in <b>your</b> policy schedule.
Things to note	
1	Benefit amounts are halved for horses aged 13 years and over.
2	<b>You</b> must provide <b>your horse's</b> passport, <b>proof of purchase</b> or valuation ( <b>you</b> must pay for these).
3	Where <b>your horse</b> is the subject of a loan or lease arrangement, payment will be made to the legal owner of the <b>horse</b> .
4	<b>We</b> cannot assess any <b>permanent incapacity</b> claim until a fully completed claim form, detailed veterinary account and a complete medical history is received.

## PART SEVEN – PUBLIC LIABILITY

Civil Proceedings	amounts <b>you</b> become legally liable to pay, and/or costs and expenses incurred with <b>our</b> written consent defending claims made against <b>you</b> due an incident involving <b>your horse</b>
Important note	" <b>you</b> " extends to anyone riding, handling, or interacting with <b>your horse</b> with your permission or consent
settlement	up to the amount shown in <b>your</b> policy schedule
What is not insured?	

1	Any <b>horse</b> that is known to have vicious tendencies or behavioural problems unless <b>we</b> have been told about this and have accepted it in writing.
2	Any claim where <b>your horse</b> has previously displayed aggressive behaviours towards other animals, bitten, kicked, or attempted to bite or kick other animals or humans.
3	Death or bodily injury, loss or damage to property sustained in connection with <b>your horse</b> working or being used in (or in connection with) a trade, profession, or business or <b>your horse</b> being used for hire or reward.
4	Death or bodily injury, loss, or damage to property as a result of any person handling <b>your horse</b> without <b>your</b> permission or consent.
5	Death or bodily injury, loss or damage to property as a result of <b>your horse's</b> interaction with other animals.
6	Death or bodily injury to <b>you</b> , any person riding, handling or interacting with <b>your horse</b> with <b>your</b> permission or consent, any member of <b>your</b> household, someone who lives with <b>you</b> whether as a cohabitee, tenant or on any other basis, any member of <b>your family</b> , guest(s), <b>your</b> 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).
7	Loss or damage to any property owned, held in trust, in the charge of or under the control of <b>you</b> , any person riding, handling or interacting with <b>your horse</b> with <b>your</b> permission or consent, any member of <b>your</b> household, someone who lives with you whether as a cohabitee, tenant or on any other basis, any member of <b>your family</b> , guest(s), <b>your</b> agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with <b>you</b> , employer, or any person with whom <b>you</b> have a contractual or business relationship (including livery yard owners/operators).
8	The proportion of loss not directly attributable to <b>your horse</b> in respect of death or bodily injury, loss or damage to property sustained in an incident involving <b>your horse</b> and other animals.
9	Any event which results from <b>your</b> deliberate act or omission, and which could reasonably have been expected by <b>you</b> 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 <b>your horse</b> 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 <b>us</b> .
12	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.
13	Death or bodily injury, loss or damage to property if <b>your horse</b> is ridden at a riding establishment or for professional lessons by anyone other than <b>you</b> .
14	Damage to gates, walls, fences, and crops occurring while <b>your horse</b> is being ridden, driven or led.
15	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.
16	The <b>excess</b> as shown in <b>your</b> policy schedule.
Things to note	
1	<b>You</b> must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2	<b>You</b> must inform <b>us</b> 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. <b>You</b> must send <b>us</b> every piece of correspondence and document <b>you</b> receive without replying to any of them.
3	<b>You</b> must allow <b>us</b> to: <div> <div>÷</div> <div>take over and conduct in <b>your</b> name the defence or settlement of any claim</div> </div> <div> <div>÷</div> <div>take proceedings in <b>our</b> name, at <b>our</b> own expense and for <b>our</b> own benefit, to recover compensation or secure an indemnity from any third party</div> </div> <b>You</b> shall give all information and assistance <b>we</b> require.
4	<div> <div>÷</div> <div>For any claim or series of claims <b>we</b> may at any time pay <b>you</b> the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for, thereafter</div> </div> <div> <div>÷</div> <div><b>We</b> 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</div> </div> up to the limit of the indemnity specified in <b>your</b> policy schedule.

## PART EIGHT – PERSONAL ACCIDENT

**You** sustain a **bodily injury** as a result of **you** riding, leading, handling, or caring for **your horse** and, within 12 months, that injury shall be the sole cause of death, **loss of hearing, sight or limbs** or **total permanent disablement**

<i>Settlement</i>	<i>up to the amount shown in <b>your</b> policy schedule</i>
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### Important words and phrases

<b>bodily injury</b>	injury which is sustained by <b>you</b> during the period of insurance and is caused by an accident solely and independently of any other cause.
<b>dangerous activities</b>	any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or <b>bodily injury</b> , loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate)
<b>loss of hearing</b>	complete and irrecoverable loss of hearing in both ears
<b>loss of limbs</b>	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
<b>loss of sight</b>	complete and irrecoverable loss of sight in one or both eyes
<b>pre-existing condition</b>	an injury or illness which first showed clinical signs, happened, or existed before the commencement date/time shown in <b>your</b> 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 in <b>your</b> policy schedule
<b>total permanent disablement</b>	disablement lasting 365 days that prevents <b>you</b> from continuing in <b>your</b> studies or from following any and every occupation

### What is not insured?

1	Any claim for <b>your</b> death which is not verified by a death certificate.
2	Any claim arising from a <b>pre-existing condition</b> .
3	Any claim that arose because <b>you</b> were taking part in or preparing for an activity not specified in <b>your type of use</b> .
4	Any claim directly or indirectly consequent upon or contributed to by participation in <b>dangerous activities</b> .
5	Any claim directly or indirectly consequent upon or contributed to by: <ul style="list-style-type: none"> <li>(a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type</li> <li>(b) AIDS or AIDS related complex however the syndrome has been acquired or may be name</li> <li>(c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof</li> <li>(d) <b>your</b> committing or attempting to commit suicide or intentional self-inflicted injury</li> <li>(e) <b>your</b> deliberate exposure to exceptional danger except in an attempt to save human life</li> <li>(f) <b>your</b> own criminal act</li> <li>(g) <b>your</b> being wholly or partly under the influence of alcohol</li> <li>(h) <b>your</b> 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</li> <li>(i) pregnancy or childbirth</li> <li>(j) any naturally occurring condition or degenerative process or any gradual decline in physical health</li> <li>(k) any form of operational duties as a member of the armed forces or Army Reserve</li> </ul>
6	Any claim arising from the actions of <b>your horse</b> if it is known to have vicious tendencies or behavioural problems unless <b>we</b> have been previously told about this and have accepted it in writing.
7	Any claim arising as a result of <b>your horse</b> 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 <b>us</b> .
8	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.
9	The <b>excess</b> as shown in <b>your</b> policy schedule

Things to note	
1	We will require a Doctor's Certificate or letter confirming the <b>bodily injury</b> from a practicing qualified medical practitioner in the UK; to be obtained at <b>your</b> own expense.
2	A medical advisor may be appointed by <b>us</b> and shall be allowed as often as may be deemed necessary to examine <b>you</b> .

PART NINE – DENTAL TREATMENT	
You sustain a <b>bodily injury</b> to <b>your</b> mouth and/or teeth as a result of <b>you</b> riding, leading, handling, or caring for <b>your</b> horse	
<i>Settlement</i>	<i>up to the amount shown in <b>your</b> policy schedule</i>
Important words and phrases	
<b>bodily injury</b>	injury which is sustained by <b>you</b> during the period of insurance and is caused by an accident solely and independently of any other cause.
<b>dangerous activities</b>	any dangerous activity (dangerous activities are activities entailing a foreseeable risk of death or <b>bodily injury</b> , loss or damage to property unless reasonable precautions are taken or activities for which a disclaimer signed by participant(s) is appropriate).
<b>pre-existing condition</b>	an injury or illness which first showed clinical signs, happened, or existed before the commencement date/time shown in <b>your</b> 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 in <b>your</b> policy schedule
What is not insured?	
1	Any claim arising from a <b>pre-existing condition</b> .
2	Any claim that arose because <b>you</b> were taking part in or preparing for an activity not specified in <b>your type of use</b> .
3	Any claim directly or indirectly consequent upon or contributed to by participation in <b>dangerous activities</b> .
4	Any claim directly or indirectly consequent upon or contributed to by: <ul style="list-style-type: none"> <li>(a) neurosis, psychoneurosis, psychopathic or mental diseases or disorders of any type</li> <li>(b) AIDS or AIDS related complex however the syndrome has been acquired or may be named</li> <li>(c) Influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof</li> <li>(d) <b>your</b> committing or attempting to commit suicide or intentional self-inflicted injury</li> <li>(e) <b>your</b> deliberate exposure to exceptional danger except in an attempt to save human life</li> <li>(f) <b>your</b> own criminal act</li> <li>(g) <b>your</b> being wholly or partly under the influence of alcohol</li> <li>(h) <b>your</b> 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</li> <li>(i) pregnancy or childbirth</li> <li>(j) any naturally occurring condition or degenerative process or any gradual decline in physical health</li> <li>(k) any form of operational duties as a member of the armed forces or Army Reserve</li> </ul>
5	The <b>excess</b> as shown in <b>your</b> policy schedule

Things to note	
1	We will require a Doctor's Certificate or letter confirming the <b>bodily injury</b> from a practicing qualified medical practitioner in the UK; to be obtained at <b>your</b> own expense.

2	A medical advisor may be appointed by <b>us</b> and shall be allowed as often as may be deemed necessary to examine <b>you</b> .
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PARTS ONE TO NINE - WHAT IS NEVER COVERED?	
1	Any losses which are not expressly covered by the terms and conditions of this policy.
2	Any claim made, or any event causing the need for a claim to be made, that occurs before <b>your</b> policy began.
3	Claims that are directly or indirectly (a) caused by, or (b) associated with, <b>your</b> failure to comply with applicable animal welfare and animal import or export law
4	Any claim as a result of any epidemic outbreaks whether vaccinated against or not, or any notifiable disease.
5	Any claim as a result of African Horse Sickness, equine flu, tetanus, EHV (Equine Herpes Virus) unless <b>your horse</b> is vaccinated against them.
6	Any claim that occurs when <b>your horse</b> is working, or being used in (or in connection with) a trade, profession or business, unless <b>we</b> have given <b>our</b> prior written approval and <b>your horse</b> 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: <ul style="list-style-type: none"> <li>(a) <b>you</b> or someone acting on <b>your</b> behalf; or</li> <li>(b) someone caring for or in control of <b>your pet</b>; or</li> <li>(c) a member of <b>your family</b>, or someone who lives with <b>you</b> whether as a cohabitee, tenant or on any other basis; or</li> <li>(d) <b>your</b> agents, employees, licensees, guests; and/or</li> <li>(e) any other person who is in a contractual or business relationship with <b>you</b>.</li> </ul>
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: - <ul style="list-style-type: none"> <li>(a) war, invasion, and/or the act of terrorists and/or foreign enemies (whether war has been declared or not);</li> <li>(b) a coup, military power, civil war, rebellion, revolution, insurrection, riot, civil commotion and/or civil unrest;</li> <li>(c) strikes, lockouts and/or industrial unrest;</li> <li>(d) looting in connection with any of a, b and/or c.</li> </ul>
12	Any loss, damage, liability, costs, or expense of any kind directly or indirectly caused by, or in any way connected with: <ul style="list-style-type: none"> <li>(a) a nuclear or radioactive accident, explosion, escape, waste and/or contamination; and/or</li> <li>(b) pressure waves caused by aircraft or other aerial machines or devices of any kind.</li> </ul>
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 exclusion, '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	<b>We</b> 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: <ul style="list-style-type: none"> <li>(a) an epidemic, a pandemic, influenza, notifiable disease, virus, bacteria or contagion, or any derivation or variant thereof;</li> </ul>

	<p>(b) arising from any fear or threat (whether actual or perceived) of such an epidemic, pandemic, influenza, notifiable disease, virus, bacteria or contagion;</p> <p>(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.</p> <p>If <b>we</b> allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon <b>you</b>.</p>
16	<b>We</b> 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	<b>We</b> 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 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.

#### THINGS YOU MUST ALWAYS DO

1	Take all <b>reasonable precautions</b> to prevent accidents, injury, illness, loss, and damage and to minimise any claims under this policy.
2	Have <b>your horse</b> wormed regularly and protect it from infections and contagious disease by keeping it isolated. <b>You</b> must also have <b>your horse</b> vaccinated and microchipped.
3	Co-operate fully and truthfully to give <b>us</b> any information we may need.
4	<b>Your horse</b> must be owned by <b>you</b> , the named insured shown on <b>your</b> policy documents. The policy will cease immediately if <b>you</b> no longer own <b>your horse</b> .
5	Observe and fulfil all the terms, conditions and endorsements of the policy otherwise <b>we</b> may not be liable under the policy.
6	Notify <b>us</b> as soon as possible of any change in circumstances relevant to this policy, failure to do so may invalidate <b>your</b> policy. <b>We</b> reserve the right to alter the terms of <b>your</b> policy immediately after <b>we</b> are notified of such changes

#### GENERAL THINGS YOU NEED TO KNOW

1	When <b>we</b> invite <b>you</b> to renew <b>your</b> policy <b>we</b> may, at <b>our</b> discretion alter premiums, cover, terms and conditions as <b>we</b> deem necessary for any reason including such factors as <b>your pet's</b> age or medical history.
2	Where <b>you</b> maliciously and/or reckless fail to disclose a <b>material fact</b> when this policy starts, renews or when making a claim, <b>we</b> may (i) reject <b>your</b> claim, (ii) endorse <b>your</b> policy (iii) void <b>your</b> policy, (iv) retain <b>your</b> premium.
3	If <b>your horse</b> has suffered from an <b>injury, illness, or condition</b> that <b>you</b> did not tell <b>us</b> about when <b>your</b> policy first started or renews, <b>we</b> may place a retrospective exclusion to that date.
4	If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) <b>we</b> will not be liable for the whole claim. <b>We</b> 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.
5	<b>We</b> are liable only if <b>we</b> have received the correct premium before the start of each <b>policy duration</b> or within the credit period if <b>we</b> have allowed one to a broker or intermediary.
6	<b>Your</b> intermediary will not be or become <b>our</b> intermediary for giving notice about claims or any other matter. <b>We</b> will not be liable for any mistakes or omissions by an intermediary who has arranged the insurance on <b>your</b> behalf.
7	<b>We</b> can only discuss <b>your</b> personal details with <b>you</b> . If <b>you</b> would like anyone else to act on <b>your</b> behalf, please let <b>us</b> know.
8	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.

#### DATA PROTECTION NOTICE

<p>We take <b>your</b> privacy very serious; <b>we</b> hold data in accordance with the current data protection legislation and regulations. <b>We</b> will use any personal information, including personal sensitive information as defined in the Data Protection Act 2018, for the purpose of dealing with <b>your</b> claim. It will also be used, if required, for the purpose of administrating and underwriting <b>your</b> policy, for giving advance and assistance, and to update <b>our</b> records.</p>
<p>For full information on how <b>we</b> will process your data, please visit <a href="http://www.theinsuranceemporium.co.uk/privacy-policy">www.theinsuranceemporium.co.uk/privacy-policy</a></p>

CHARGES OR DEDUCTIONS	
⌘	£3.99 – if <b>you</b> pay by direct debit or credit/debit card and <b>you</b> default on any premium payment
⌘	£10 administration fee for any changes made after the first 14 days, or <b>we</b> cancel or reinstate your policy
⌘	Any amount due to <b>us</b> from <b>your</b> claim settlement.
Things to note	
⌘	Any increase or improvement will not begin until 14 days after the date of the change.

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

WHAT HAPPENS WHEN MY POLICY RENEWS?	
Automatic renewal	
<b>You</b> must make each premium payment for continual cover to remain in force; <b>we</b> will automatically renew <b>your</b> policy, unless:	
⌘	<b>you</b> ask <b>us</b> not to renew
⌘	<b>you</b> or anyone acting on <b>your</b> behalf is rude or aggressive towards <b>our</b> team members, or defrauds or attempts to defraud <b>us</b> , or fails to take specific precautionary measures that <b>we</b> ask <b>you</b>
⌘	<b>we</b> choose not to for any other valid reason
Will there be any changes to my policy?	
When <b>we</b> renew <b>your</b> policy, <b>we</b> may make changes that <b>we</b> believe, in good faith are appropriate for the type of policy <b>you</b> hold with <b>us</b> , and will produce an overall benefit for <b>you</b> . These changes may include the price of the policy, the range of cover, the available benefits, or the <b>excesses</b> payable. As a result of these changes the price, range of cover, benefits or <b>excesses</b> may go up, stay the same or go down and there is no limit to the amount of change.	
<b>We</b> might also make such other changes which <b>we</b> believe, in good faith, <b>we</b> have a valid reason to make such as to make the terms of the policy clearer (without reducing or restricting <b>your</b> rights in a material way), or because the law or <b>our</b> regulators' rules have changed, or to reflect changes in <b>our</b> own costs or other economic considerations.	
If <b>we</b> want to change <b>your</b> policy, <b>we</b> will give <b>you</b> full written details, at least 21 days before they will take effect and <b>you</b> have the right to tell <b>us</b> , within 14 days of receiving them if <b>you</b> do not want <b>us</b> to make these changes. If <b>you</b> exercise this right, <b>we</b> might choose to renew <b>your</b> policy without making the changes, renew <b>your</b> policy on different terms, or not renew <b>your</b> policy at all.	
<b>We</b> may also, for business reasons, stop offering these policies at any time. <b>We</b> may do this if, for example, the law changes, <b>our</b> regulators' rules change, the economy changes or <b>our</b> circumstances change, and <b>we</b> no longer believe that <b>we</b> can offer a competitive product, a useful product, or a product that offers good value for money, and still make a profit. <b>We</b> may also do this if (for example) the number of policies <b>we</b> sell falls, or <b>we</b> think it is likely to fall, to such an extent that it no longer makes economic sense for <b>us</b> to sell these particular policies, or policies of this kind. This might mean, for example, that <b>we</b> cannot enter or renew a policy when <b>you</b> ask <b>us</b> to do so.	
If my policy doesn't renew when does it end?	
<b>Your</b> policy will automatically end when:	



⌘	your horse dies
⌘	the policy duration expires
⌘	the date you fail to pay your premium
⌘	the date you cancel your policy
⌘	the date we cancel your policy

COMPLAINTS	
Who do I complain to?	
We always strive to give you the best possible service, but if you do have any questions or concerns either about the insurance or the handling of your claim, you should follow our complaints procedure by addressing your written complaint to the Chief Experience Officer:	
us	Customer Experience Department   The Insurance Emporium   Thorpe Underwood Hall   Ouseburn   York   North Yorkshire   YO26 9SS e: feedback@emporium.co.uk t: 03300 244 007
We will acknowledge your complaint within five working days and issue you with a final response within eight weeks from the date of receipt of your complaint.	
What if we cannot reach an agreement?	
You can refer your complaint to the Financial Ombudsman Service within six months of the date of our final response:	
FOS	Financial Ombudsman Service   Exchange Tower   London   E14 9SR e: complaint.info@financial-ombudsman.org.uk t: 0800 023 4567 or 0300 123 9 123