

## Introduction

This is a summary of the [www.horse-insurance.co.uk](http://www.horse-insurance.co.uk) Horse Insurance policy. This summary shows all the sections of cover available for this type of insurance. Some sections of cover offered may not apply to your particular insurance policy. Please check your **policy schedule** to see which sections of cover are applicable to your insurance cover. Details of chosen cover together with the full terms and conditions of the contract can be found in the policy schedule/advance notice and policy wording. This summary is designed to briefly highlight the main policy benefits and significant/unusual limitations/exclusions, but does not include all policy terms. **You must always read your policy schedule and wording.**

**This summary of cover relates to horses aged 31 days to 20 years. We provide a separate policy for mature horses ages 20 years and upwards.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

### Section 1 - Death, theft and straying of horse

Up to the sum insured or market value whichever is less if the insured horse dies due to injury or illness or is not found within 28 days of being stolen or straying; includes £300 disposal costs; £500 recovery costs.

### Section 2 - Public Liability

Your legal liability to a third party for the damages and costs arising from your use of the insured horse.

### Section 3 - Loss of Use of Horse

Up to the sum insured or market value whichever is less if the insured horse has an injury or illness that permanently prevents it from carrying out the functions it is kept and insured for.

### Section 4 - Personal Accident and Dental Cover

Up to the amount shown in the schedule if you suffer bodily injury; or require emergency dental treatment following an injury sustained to your teeth, whilst riding, or leading, the insured horse or whilst driving or are a passenger in a horse drawn carriage also insured with us.

### Section 5 - Stables Cover

If the stable at the premises where the horse is kept is totally destroyed or damaged beyond use by fire. The stable must be privately owned by you.

### Section 6 - Vet's Fees

Cover for treatment given by a qualified vet or a qualified practitioner recommended by your vet following an injury or illness occurring or commencing during the period of insurance. Non-standard treatments are regarded as laser treatment, acupuncture, hydrotherapy, remedial shoeing, physiotherapy or ultrasound.

## Significant or Unusual Exclusions and Limitations

### Exclusions applying to Section 1

- Death/euthanasia occurring after the period of insurance or 365 days after the onset of the illness/injury.
- Euthanasia undertaken without our permission save where your attending veterinary surgeon certifies the insured horse requires euthanasia on immediate humane grounds in accordance with BEVA guidelines.
- Euthanasia for economic or financial reasons.
- Death as a result of illness where the insured horse is aged 20 years or older.
- Costs of euthanasia and any consequential loss thereafter.
- Loss by theft or straying as a result of an act or omission of a relation, immediate family member, agent, employee, licensee, guest or other person in a contractual relationship with you.
- Loss because you chose to relinquish ownership or possession of the insured horse, even if such occurred by reason of fraudulent scheme, trick or false pretence.
- Loss by theft that is not reported to the Police immediately and in any event no later than 24 hours after the theft is discovered.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

### Exclusions applying to Section 2

- Death or bodily injury, loss or damage to :- you, any property owned, held in trust, in the charge of or under the control of you, any person riding or handling the insured horse without your permission or consent, any person that lives with you, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
- Death or bodily injury, loss or damage to property as a result of the insured horse's interaction with other animals.
- Death or bodily injury, loss or damage to property in respect of a horse drawn carriage or trailer if it is not insured with us for public liability.
- Death or bodily injury, loss or damage occurring while the horse drawn carriage or trailer is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.

### Exclusions applying to Section 3

- Permanent incapacity as a result of any surgical operation or injury or general anaesthetic, unless done as a result of injury or illness.
- Permanent incapacity following treatment given by a person who is not a qualified vet or qualified practitioner recommended by your vet.
- Benefits are reduced to 50% for horses aged 13 years or more.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

### Exclusions applying to Section 4

- The Personal Accident injury must be the only cause of death, total permanent loss of sight, loss of two or more limbs, total permanent deafness in both ears or total permanent disablement preventing the rider from following any and every occupation.
- Following a Personal Accident claim benefits are reduced to 25% for riders under 16 years of age.

### Exclusions applying to Section 5

- We will not pay for a claim if you do not send in receipts from a recognised livery of riding establishment, clearly showing the dates of stabling and the charges.

### Exclusions applying to Section 6

- Surgical operation or general anaesthetic unless previously notified to us or it is an emergency referral or operation.
- Illness cover for horses aged 20 years and over.
- Treatment connected with castration, pregnancy or foaling.
- Costs incurred, medicines or materials prescribed for use more than 365 days after the first date of the injury or illness.
- Cost of dietary, nutritional and feed supplements.
- Any amount above the sum insured value for horses aged less than 1 year old.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

## Section 7 - Saddlery and Tack

Cover for saddles, bridles, harness and other riding tack normally attached to the insured horse for riding, driving, leading, lungeing or while the horse is at grass, that belongs to you or your immediate family and is lost, stolen or damaged by an accident.

## Exclusions applying to Section 7

- Clothing and personal belongings, including horse rugs or any description, clippers.
- Harnesses used at any time with any horse-drawn vehicle not insured by us.
- Theft from a building: that is not totally enclosed and secure; and that is not a permanent substantial structure of brick, stone or timber; and with doors that are not kept secured by a patent 5-lever mortice deadlock or windows not secured by patent window locks. The theft must have involved violent and forcible entry to the building.
- Anything over the single item limit of £1000.
- Theft from an unattended vehicle or horsebox.
- Loss or damage that cannot be identified as occurring within a definite 24-hour period.

## Section 8 - Hire of Replacement Horse

If a claim is accepted for theft or straying, we will pay you up to the amount shown in the schedule for hiring a replacement horse.

## Exclusions applying to Section 8

- Any hire from a relation, agent, immediate family member, employee, licensee or paying guest of yours, or other person in a contractual relationship with you.
- Any claim under this section which is not backed up by receipts from a recognised livery or riding establishment showing the dates of hire and the charges.
- Any condition excluded from cover as detailed on the policy schedule or notified separately by letter or email.

## General Conditions

- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- You must not misstate or omit or conceal a material fact from the proposal for this insurance or when renewing or claiming against it otherwise the policy is void and we will not return the premium.
- At the start of this insurance, you must be the sole owner of each horse and item insured. This insurance will stop covering any horse or item as soon as you sell it or part with any interest in it, whether temporarily or permanently.
- If the horse dies, you must arrange and pay for a qualified vet to certify the cause of death. The vet must make a post-mortem examination at your expense if we ask for one or if the cause of death is not known.

## General Exclusions & Limitations that apply to 2 or more policy sections

- Any medical Condition that existed or is connected to a Condition that existed before the insurance policy began.
- Any claims for illness and/or disease displaying clinical signs within 14 days of policy inception.
- Any claim caused by a behavioural difficulty or vice of the insured horse (including public liability) unless we have been informed about it and have accepted it in writing.
- Any claims arising in connection with your carrying on of any trade, business or profession or use of the insured horse for hire or reward.
- Any claim caused by barbed wire, stock fencing and plain wire fencing.
- Any claims as a result of any form of special diet, stabling, bedding and needed for the treatment or general well-being of the horse.
- A similar illness, disease, lameness, injury or physical disability occurring again that affects the insured horse and which existed before this period of insurance began (whether you claimed for it or not) unless we have given our written permission to accept liability.
- The policy does not provide cover for preventative treatment.
- 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 Influenza or any derivation or variant thereof.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is as follows:

Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

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

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

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. 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 posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

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 241 606, fax 03300 242 971 or by emailing [policyadmin@horse-insurance.co.uk](mailto:policyadmin@horse-insurance.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 241 606, fax 03300 242 971 or email [renewals@horse-insurance.co.uk](mailto:renewals@horse-insurance.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 Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 241 603, fax 03300 242 971 or by emailing [claims@horse-insurance.co.uk](mailto:claims@horse-insurance.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. You must co-operate fully and truthfully to give us any information we may need.

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 Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

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 General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to [www.horse-insurance.co.uk](http://www.horse-insurance.co.uk), Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, 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)) within 6 months of the date of the General Manager's response.

## Details about our Regulators

[www.horse-insurance.co.uk](http://www.horse-insurance.co.uk) is a trading name of The Equine and Livestock Insurance Company Limited.

The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## [www.horse-insurance.co.uk](http://www.horse-insurance.co.uk) Postal address

[www.horse-insurance.co.uk](http://www.horse-insurance.co.uk), Thorpe Underwood Hall, Ouseburn, York YO26 9SS

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.