



*Scottish Equestrian
Insurance Services*

Your Horse Insurance Policy Booklet

Effective 30th June 2016

This booklet contains your Policy Summary
and Terms and Conditions



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Please contact us if you require a copy of this booklet in large print or Braille.

At a glance

Your Horse Insurance Policy Summary

This policy summary does not contain the full Terms and Conditions of your policy. You may have additional cover listed on your Certificates of Insurance; full details can be found in your Terms and Conditions.

What type of insurance is this?

This policy provides horse insurance.

Who is the insurer?

Allianz Insurance plc.

How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period for which you renew the policy, as long as you continue to pay the premium. You should review your cover periodically to ensure the policy remains suitable to your needs.

What are the significant features and benefits of my policy?

This section covers two plans offered by Scottish Equestrian Insurance Services, 'Horse and Rider Insurance' and 'Mature Horse Insurance'. Please check the Sections Covered part on your Certificate of Insurance Horse Details to understand which plan you have.

The tables include the details of the significant benefits in each plan. **Please note, most sections are optional and are only covered if they are shown on your Certificates of Insurance.**

Sections of cover only available on the 'Horse and Rider Insurance' plan

Death of your horse (Injury or Illness)	If your horse dies due to an illness or injury, this section covers your horse's market value (or sum insured, whichever is less).
Veterinary Fees (Injury and Illness)	This section covers the cost of veterinary treatment required to treat illness and injury. Each illness and injury is covered for a period of 12 months. The maximum amount you can claim for each injury or illness is shown on your Certificate of Insurance Horse Details.
Permanent Loss of Use	If an injury or illness permanently prevents your horse from participating in any one of the insured activities, we will pay a percentage of your horse's market value (or sum insured, whichever is less). The percentage you have chosen is shown on your Certificate of Insurance Horse Details.

Sections of cover only available on the 'Mature Horse Insurance' plan

Death of your horse (Injury Only - Mature Horse)	If your horse dies due to an injury, this section covers your horse's market value (or sum insured, whichever is less).
Veterinary Fees (Injury Only - Mature Horse)	This section covers the cost of veterinary treatment required to treat injury. Each injury is covered for a period of 12 months. The maximum amount you can claim for each injury is shown on your Certificate of Insurance Horse Details.

Sections of cover available on both the 'Horse and Rider Insurance' and the 'Mature Horse Insurance' plans

Loss by Theft or Straying	If your horse is stolen or goes missing and cannot be found, this section covers your horse's market value (or the sum insured, whichever is less). We will also pay up to £300 towards the cost of advertising and a reward.
Alternative Therapies	This section covers the cost of acupuncture, chiropractic manipulation, feed supplements, herbal medicine, homeopathy, hydrotherapy, nutraceuticals, osteopathy, physiotherapy and specialist farriery. The maximum amount you can claim for all alternative therapies in each policy year is shown on your Certificate of Insurance Horse Details.
Non-Veterinary Fees	If your horse needs to go to a veterinary college/hospital, this section covers the livery charges at, and the transportation of your horse to and from, the veterinary college/hospital. The maximum amount you can claim for all non-veterinary fees in each policy year is shown on your Certificate of Insurance Horse Details.
Disposal	If your horse dies, we will pay towards the cost to remove and dispose of your horse's body. The maximum amount you can claim is shown on your Certificate of Insurance Horse Details.
Personal Accident	This section covers the rider of your horse for injury or death, including the cost of emergency dental treatment. The maximum amount you can claim for each incident is shown on your Certificate of Insurance Horse Details and the amount you can claim for each type of injury sustained is shown in the Personal Accident section of the Terms and Conditions.
Personal Liability	If your horse, your horse-drawn vehicle or your horse trailer causes damage or injury and you are legally responsible, this section covers the legal costs and expenses and the claimant's compensation. The maximum amount you can claim for each incident is shown on your Certificate of Insurance Horse Details.
Saddlery and Tack	If your saddlery and tack is damaged we will pay the cost of repair. If the repair costs are more than the item is worth, or the item is stolen or destroyed we will cover the cost to replace as new. The maximum amount you can claim under this section is shown on your Certificate of Insurance Saddlery and Tack Details.
Horse-Drawn Vehicles or Horse Trailers	If your horse-drawn vehicle or horse trailer is damaged, we will pay the cost of repair. If the repair costs exceed the market value, or the item is stolen or destroyed, we will pay the market value (or sum insured, whichever is less).

What are the significant exclusions and limitations of my policy?

This section states the significant exclusions and limitations of the sections of cover available on both plans, 'Horse and Rider Insurance' and 'Mature Horse Insurance'. Please be aware that your policy may not include the sections of cover mentioned below; they are only included in your cover if they are shown as covered on your Certificates of Insurance.

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- Your insurance does not cover any illness which starts in the first 14 days of the policy. See 'What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)' - point 3, 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 4 and Permanent Loss of Use 'What we will not pay' - point 5.
- Your insurance does not cover any pre-existing conditions. If your horse was ill or injured at any time before your insurance started we will not cover any costs relating to that illness or injury. This is regardless of whether or not we place any exclusion(s) for the illness/injury. See 'What we will not pay - applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse)' - point 4, 'What we will not pay - applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 1 and Permanent Loss of Use 'What we will not pay' - point 4.
- This policy covers an illness or injury for 12 months only. The 12 months starts on the date the injury happened or the date the illness was first noticed. If your horse is covered on the Mature Horse Insurance plan cover is limited to injury only. See 'What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)' - point 1, 'What we will not pay - applying only to Section 1B Death of your horse (Injury Only - Mature Horse) - point 1, 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 2, 'What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse) - point 2 and Permanent Loss of Use 'What we will not pay' - point 2.
- After we have paid the cost of veterinary treatment for 12 months (or the maximum benefit) we will not pay for any more treatment for that injury or illness, or anything which is caused by or related to it. We will also no longer cover any illness or injury which has the same diagnosis. This applies in all cases regardless of whether:
 - The injury or illness presents in the same or different part of the body, and/or
 - Your vet confirms the past and current illnesses are, or are not, linked.

If your horse is covered on the Mature Horse Insurance plan cover is limited to injury only. See 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 4.

- You will pay an excess when you claim under Veterinary Fees. This will be deducted from the first claim(s) you make for each unrelated illness and injury. The amount you have to pay for your horse is shown on the Certificate of Insurance Horse Details. See *Veterinary Fees (Injury and Illness) and Veterinary Fees (Injury Only - Mature Horse) - 'What you pay'*.
- You must send us your Veterinary Fees claim(s) within 12 months of your horse receiving treatment. See 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) - point 1'.
- Your policy covers the cost of treatment for a dental injury or illness providing your horse had a dental examination carried out by a vet or a qualified equine dentist in the 12 months before the injury happened or the illness was first noticed. See 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 5, 'What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse) - point 4.
- Cover for Permanent Loss of Use is automatically removed at the renewal following your horse's 15th birthday. See 'Conditions applying to Permanent Loss of Use' - point 3a).
- If your horse is covered under the 'Horse and Rider Insurance' plan, at the renewal following your horse's 20th birthday your cover will automatically move to the 'Mature Horse Insurance' plan. All cover for illness will stop and cover will be limited to injury only. See 'Conditions applying to Sections 1A Death of your horse (Injury or Illness) and Section 1B Death of your horse (Injury Only - Mature Horse)' - point 6, 'Conditions applying to Disposal' - point 2 and 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 8.
- If your horse is put to sleep, to claim under the death section of cover, its condition must have met the current BEVA Guidelines for the Destruction of Horses. See 'What we will not pay - applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury only - Mature Horse) - point 1.

- Your saddlery and tack and/or horse-drawn vehicle or horse trailer is only covered when left unattended if our security requirements are met. *For full details see 'Conditions applying to Saddlery and Tack' - point 3 and 'Conditions applying to Horse-Drawn Vehicles and Horse Trailers' - point 4.*
- The maximum amount we will pay for any item of saddlery and tack where you do not have a purchase receipt or saddler's valuation, is £400. *See 'Conditions applying to Saddlery and Tack' - point 4.*

Additional exclusions may have been placed on your policy. If applied, these are shown on your Certificates of Insurance.

Can I cancel my policy?

If, after receiving your Certificates of Insurance and full policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid. Full cancellation rights can be found in your Terms and Conditions.

How do I make a claim?

You can notify us of a claim and obtain a claim form by calling 0345 070 1063. Alternatively, if you already have a claim form or have downloaded a claim form from our website, www.seisinsurance.co.uk, you can notify us by sending the completed claim form to:

Scottish Equestrian Insurance Services, Great West House (GW2), Great West Road, Brentford,
Middlesex TW8 9DX, United Kingdom.

How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager, Scottish Equestrian Insurance Services, Great West House (GW2), Great West Road,
Brentford, Middlesex TW8 9DX, United Kingdom.

Telephone: 0345 075 2028

Email: ahd.csm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address:

ahd.csm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.

Your Horse Insurance Policy Terms and Conditions

Written in Plain English

The details of your cover are outlined in these Terms and Conditions. There are 11 sections of cover but please be aware that most of the sections are optional and may not be included in the cover you have chosen. A section is only included if it is shown as covered on your Certificates of Insurance. We recommend you check your cover and contact us as soon as possible if this not as expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your Certificates of Insurance** and **your** written, internet or telephone application. To understand exactly what **your** insurance contract covers **you** must read **your Certificates of Insurance** together with these Terms and Conditions.

Definitions

If **we** explain what a word means, that word will have the same meaning wherever it appears in these Terms and Conditions. For ease, you'll see these words appear in bold throughout.

12 months: 365 days calculated from and including the date an **injury** happened or the first **clinical signs** of an **illness** were noticed.

Alternative therapy/ alternative therapies: The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they treat **illness** and **injury**:

- a) Acupuncture, chiropractic manipulation, feed supplements, herbal medicine, homeopathy, nutraceuticals, osteopathy and physiotherapy. The treatment must be carried out either by a **vet** or on the **vet's** referral by a therapist who holds a **UK** recognised qualification in their subject.
- b) **Specialist farriery** carried out by a farrier registered with the FRC (Farriers Registration Council).
- c) Hydrotherapy carried out by a **vet** or by a therapist following referral by **your** usual **vet**.

BEVA Guidelines for the Destruction of Horses:

The guidelines stated within a British Equine Veterinary Association (BEVA) document named the 'BEVA Guidelines for the Destruction of Horses Under All Risks Mortality Insurance Policy' which confirm the criteria which **we** require the horse's condition must meet for a claim to be considered by **us** for its death. These state '*That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options of treatment are available to that horse at that time*'. The full guidelines can be found on page 15 of this Policy Booklet.

Certificates of Insurance: The printed documents showing the Policy Details and Horse Details and if applicable the Saddlery and Tack Details and/or Trailer Details, which also state any extra exclusions and requirements that apply to **your policy**.

Class of use: The purpose for which **your horse** is used and for which it is insured. The activities **your horse** is covered for are shown on **your Certificate of Insurance** Horse Details.

Clinical sign(s): A change(s) in **your horse's** normal healthy state, condition, appearance, or bodily function.

Elective treatment, diagnostic or procedure: Any treatment, diagnostic or procedure **you** request, which **your vet** confirms is not necessary.

Excess: The **excess** is the amount **you** pay. The excesses that apply to **your** cover are shown on **your Certificate of Insurance** Horse Details.

- For Veterinary Fees - this is the amount **you** pay towards each **illness** or **injury** that is not related to any other **illness** or **injury**. This amount will be deducted from the first claim(s) for that **illness** or **injury**.

Definitions *(continued)*

	<ul style="list-style-type: none">• For Personal Liability - this is the amount you pay for each incident where property has been damaged.• For Saddlery and Tack and Horse Drawn Vehicles or Horse Trailers - this is the amount you pay for each incident.
Illness:	Sickness, disease or any change(s) to your horse's normal healthy physical state or appearance.
Illness which starts in the first 14 days of cover or during injury only temporary cover:	<ul style="list-style-type: none">• An illness that showed clinical signs in the first 14 days of your horse's first policy year, the first 14 days of the date the section was added to your insurance, or the dates of injury only temporary cover.• An illness that has the same diagnosis or clinical signs, as an illness that showed clinical signs in the first 14 days of your horse's first policy year, the first 14 days of the date the section was added to your insurance, or the dates of injury only temporary cover.• An illness that is caused by, relates to, or results from, a clinical sign that was noticed in the first 14 days of your horse's first policy year, the first 14 days of the date the section was added to your insurance, or the dates of injury only temporary cover. <p>This applies in all cases regardless of whether the injury or illness presents in the same, or different part of the body.</p>
Immediate family:	Your husband, wife, civil partner, parent, parent-in-law, brother, brother-in-law, sister, sister-in-law, child or stepchild
Injury:	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
Injury only temporary cover:	The cover explained in your 'Injury Only Temporary Cover Booklet' and any letter extending the time of this cover.
Loan:	An agreement where a person other than the owner of the horse is responsible for the horse's stabling, grazing, health and general care.
Market value:	The price generally paid for: <ul style="list-style-type: none">• A horse of the same age, breed, bloodline, sex and ability as your horse just before the injury happened or the illness first showed clinical signs, Or• A horse-drawn vehicle or horse trailer of the same age, type and condition as your horse-drawn vehicle or horse trailer just before the theft or damage occurred.
Maximum benefit:	The most we will pay as shown on your Certificate of Insurance Horse Details and if applicable your Certificate of Insurance Saddlery and Tack Details.
Our vet:	The vet we employ to review your horse's case history, discuss your horse's treatment with your vet and/or assess and carry out treatment on your horse .
Policy year:	The time during which we provide cover as shown on your Certificate of Insurance Policy Details. This is normally 12 months but can be less if your horse , your saddlery and tack , your horse-drawn vehicle or horse trailer or a section of cover, has been added to, or deleted from, your policy or your policy has been cancelled.
Pre-existing condition:	<ul style="list-style-type: none">• An injury or illness that happened or first showed clinical signs before your horse's cover started, or before the section of cover was added to your policy.• An injury or illness that has the same diagnosis or clinical signs as an injury, illness or clinical sign your horse had before its cover started, or before the section of cover was added to your policy.• An injury or illness that is caused by, relates to, or results from, an injury, illness or clinical sign your horse had before its cover started, or before the section of cover was added to your policy.

Definitions *(continued)*

	This applies in all cases regardless of whether: <ul style="list-style-type: none">- The injury or illness presents in the same, or different part of the body, and/or- We do, or do not, place any exclusion(s) for the injury/illness.
Put to sleep:	Where a vet euthanases or humanely destroys your horse .
Riding:	Riding, driving, leading, mounting, dismounting and handling your horse .
Replacement value:	The price of new saddlery and tack of the same brand, make and type as the saddlery and tack that has been stolen, destroyed or damaged beyond repair.
Saddlery and tack:	Saddles, bridles, leathers, irons, harnesses, rugs and riding tack normally used on your horse while it is being used for the activities shown on your Certificate of Insurance Horse Details.
Specialist farriery:	Corrective, remedial, therapeutic and/or surgical farriery.
Sum insured:	The amount you have chosen and we have accepted as the most we will pay.
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	A Veterinary Surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).
Veterinary treatment:	The cost of the following when required to treat illness and injury : <ol style="list-style-type: none">a) Any consultation, examination, advice, test, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, andb) Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
Your horse:	The horse, pony, donkey or other equine named on your Certificate of Insurance Horse Details.
Your horse-drawn vehicle or horse trailer:	The horse-drawn vehicle or horse trailer described on your Certificate of Insurance Trailer Details.
Your policy:	Your application, your Certificates of Insurance and these Terms and Conditions.
Your vet:	The vet or veterinary practice you employ to carry out your horse's treatment.
You, your:	The person(s) named as the policyholder on your Certificate of Insurance Policy Details.

General conditions that apply to all sections of your policy

1. Conditions of the policy:

You must keep to the 'General conditions that apply to all sections of **your** policy' and the conditions stated under each section **you** are covered for to have the full protection of **your** policy. If **you** do not, and the condition **you** have not kept to relates to a claim, **we** may refuse the claim.

2. Taking care:

a) Throughout the **policy year you** must take all reasonable steps to:

- Maintain **your horse's** health, and
- Prevent accidents, **injury, illness**, loss, theft and damage.

If there is a disagreement between **you** and **us** as to what reasonable steps are, an animal welfare organisation or **vet** who **we** and **you** agree is independent can be appointed and both parties agree to accept this person's opinion. **We** will pay any costs relating to this.

b) **You** must arrange and pay for **your horse** to have:

- An annual dental examination carried out by a **vet** or a qualified equine dentist. Any treatment recommended as a result of the dental examination must be carried out within the timescales recommended by the **vet** or dentist.
- Any treatment normally recommended by a **vet** to prevent **injury** or **illness**.

c) **Your horse** must be kept vaccinated against tetanus and equine influenza. If not, the policy will not cover any costs relating to these **illnesses**.

d) **You** must follow a veterinary recommended worming programme for **your horse** and **you** must keep a record of the dates **your horse** was worm egg counted and/or wormed and the wormer used. The policy will not cover any costs that result from **you** not following the worming programme.

e) **You** must arrange for a **vet** to examine and treat **your horse** as soon as possible after it shows **clinical signs** of an **injury** or an **illness**, and follow any advice they give. If **you** do not follow the **vet's** advice **we** will not pay any claims relating to that **injury** or **illness**.

f) **You** must make sure anyone **riding your horse** has the experience to ride it and is able to ride it. They must only use **your horse** for the activities listed in the **class of use you** have chosen, which are shown on **your** Certificate of Insurance Horse Details.

3. Paying your premium:

a) This policy is only in force if **you** pay the premium. If **you** pay the yearly premium in Direct Debit instalments and **you** miss an instalment, **you** will have to pay the outstanding amount within 10 days of the date the instalment was due to be paid. If **we** do not receive **your** payment within 10 days of the date the premium was due, **your** insurance will automatically stop and **we** will make no further claim payments.

b) When **we** settle **your** claim, if there is any premium overdue **we** will deduct the outstanding amount from the claim.

4. Renewing your policy:

If **you** pay **your** premium by Direct Debit instalment, when **your policy** is due for renewal **we** will renew it for **you** automatically. **We** will write to **you** before the policy expires with full details of **your** premium and policy conditions for the next **policy year**. If **you** do not want to renew this policy just let **us** know before **your** renewal date.

5. Changes at renewal:

a) If **we** offer to renew **your** policy **we** can:

- Change the premium, excesses and policy Terms and Conditions.
- Place exclusions because of **your horse's** claims and veterinary history.
- Limit or withdraw Personal Liability and Personal Accident cover based on a review of **your horse's** behaviour. For example, any incidents where **your horse** has caused **injury** or any veterinary conditions which result in **your horse** being dangerous to ride or handle.

b) **We** have the right to not invite renewal and **we** will notify **you** in writing of any such action before **your** renewal date.

6. Providing the information we ask for:

Throughout the policy **you** must keep **us** informed of certain information. The information **we** need is stated in **your** policy documents; this can change so make sure **you** check any new documents **we** send **you**. If **you** don't provide the full and accurate information it can result in a claim not being paid or can affect the cover **we** provide.

General conditions that apply to all sections of your policy (continued)

7. Changes during the policy year:

Changes will only be made to **your** policy at renewal; **we** will not change the cover **we** provide during the **policy** year, unless:

- **You** decide to change **your** cover.
- **You** did not tell **us** about something when **we** previously asked.
- **You** provided **us** with inaccurate information when previously asked, regardless of whether or not **you** thought it was accurate at the time.

8. Claiming:

Further details about making a claim can be found on page 30 of this Policy Booklet.

- a) **We** will not guarantee on the phone if **we** will pay a claim. **You** must send **us** a claim form that has been fully completed and **we** will then write to **you** with **our** decision.
- b) When **you** claim **you** agree to provide **us** with any information connected with the claim **we** ask for, including details of **your horse's** history. If there is a charge for this, **you** must pay the charge.
- c) If there is any other insurance under which **you** are entitled to make a claim, if the claim is payable **we** will only pay **our** share of the claim. **You** must tell **us** the name and address of the other insurance company and **your** **policy** number with them.
- d) If **you** have any legal rights against another person in relation to **your** claim, **we** may take legal action against them in **your** name at **our** expense. **You** must give **us** all the help **you** can and provide any documents **we** ask for.

9. Veterinary information:

You agree that any **vet** or professional has **your** permission to release any information **we** ask for about **your** **horse**. If a charge is made for this, **you** must pay the charge.

10. Additional exclusions:

- a) In addition to these Terms and Conditions, **your** policy does not cover any amount that results from an **injury**, **illness** or incident which is shown as excluded on **your Certificates of Insurance**.
- b) Exclusions can be placed on the cover for **your horse** due to its history and these tell **you** what cover is not provided under **your** policy. An exclusion can be temporary or permanent. If the exclusion is temporary, upon request **we** will tell **you** under what circumstances **we** will reconsider the exclusion and what information **you** will need to provide. **You** must pay for the cost of this information. Please contact **us** if **you** want to discuss any exclusions on **your** policy.
- c) Any **injury/illness** which occurred before **your horse's** cover started is a **pre-existing condition** and something which will never be covered by **your** insurance. This is regardless of whether **we** place an exclusion for the **injury/illness** or not.
- d) If, after **we** offer to renew **your policy**, **you** tell **us** about something that happened during an earlier **policy** year, **we** can change the premium and place exclusions backdated to the date **your policy** renewed.

11. Classes of use:

- a) **You** must, at all times, insure **your horse** in the **class of use** which covers all of the activities that **your horse** is used for. The activities **your horse** is covered for are stated on **your** Certificate of Insurance Horse Details. **Your** policy does not cover any **illness**, **injury** or incident which:
 - Happens when **your horse** is being used for an activity which is not covered by **your** policy, or
 - Is in any way related to **your horse** carrying out an activity that is not covered by **your** policy. For example (but not limited to) - the horse goes out hunting and is found to be lame the following morning. If the policy does not cover hunting, **we** will not consider any costs for the lameness. If there is a disagreement between **you** and **us**, as to whether the **injury** or **illness** is related to non-covered activity, a **vet** who **we** and **you** agree is independent can be appointed and both parties agree to accept this **vet's** opinion. **We** will pay any costs relating to this.
- b) If an activity is listed on **your Certificate of Insurance Horse Details**, **your** policy provides cover when **your horse** is being transported by vehicle or warmed up/cooled down for the purpose of that activity. For example (but not limited to), if cross-country is listed, **your policy** provides cover when **you** are transporting **your horse** by vehicle and warming it up/cooling it down for the purpose of cross-country. **Your** policy does not cover any **illness**, **injury** or incident which arises from the transportation or warming up/cooling down of

General conditions that apply to all sections of your policy (continued)

your horse for an activity which is not listed on **your** Certificate of Insurance Horse Details. The only exception to this is if **your horse** needs to be transported to a veterinary practice; **your** policy will cover **your horse** during transportation for this reason.

- c) **You** can reduce the **class of use** at renewal only.
- d) **You** can increase the **class of use** at any time.

12. Your horse's value:

You must at all times insure **your horse** for its current **market value**. It is **your** responsibility to ensure the **sum insured** **you** have chosen, and **we** have agreed, for **your horse** is kept up to date on **your policy**. **You** must review the **sum insured** on a regular basis to ensure it accurately reflects the **market value** of **your horse** as this can change over time. In the event of **your horse's** death **we** will pay the **market value** of **your horse** (or the **sum insured**, whichever is less). If the **market value** at the time of death is lower than the **sum insured** shown on **your** Certificate of Insurance Horse Details:

- **We** will only pay the **market value**, and
- **We** will not provide any refund of premium for the difference between the **sum insured** and the amount **we** pay.

13. Horse's on loan:

If **your horse** is on **loan to you**:

- a) Once **your** application is finalised **we** will write to the owner of the horse. **We** will confirm the cover that is in place and advise any claims settlement for Death, Theft or Straying or Permanent Loss of Use will be paid directly to **you** and not the horse's legal owner, regardless of any arrangements stated in the **loan** agreement.
- b) If **you** submit a claim for Death, Theft or Straying or Permanent Loss of Use, **we** will write to the owner of the horse to advise the claim has been submitted.

14. Jurisdiction:

- a) The laws of England and Wales apply to this insurance contract.
- b) Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

15. Residence:

You and **your horse** must live in the **UK**.

16. Cancellation rights:

- a) If, after receiving **your** Certificates of Insurance and full policy Terms and Conditions, **you** are not happy **you** have 14 days during which **you** can cancel the policy. If **you** cancel the policy within this time frame **you** will receive a full refund of any premium paid.
- b) **You** can cancel **your** policy at any time by calling or writing to **us** and **we** will give **you** a refund of any money **you** have paid for cover after the cancellation date.
- c) **We** can cancel **your** policy at any time if **you** have been dishonest or fraudulent in any dealings with **us** or **your vet** has advised that **you** have been negligent towards **your horse**. **We** will give **you** 7 days' notice in writing to the last address **you** have given **us** and **we** will give **you** a refund of any money **you** have paid for the cover after the cancellation date.

17. Cover following cancellation of the policy or removal of a section:

- a) If **your policy** is cancelled or comes to an end for any other reason all cover will stop on the date the policy is cancelled/ends and no further claims will be paid.
- b) If a section of cover is removed from **your policy**, all cover in that section will stop on the date the section is removed.

Cover

If **you** have paid **your** premium, **we** will provide cover for the sections of cover and activities listed on **your Certificates of Insurance**. The cover applies in the **UK**.

If **you** take out **your policy** when **your horse** is outside the **UK** **your policy** will start when **your horse** enters the **UK**.

Section 1A - Death of your horse (Injury or Illness)

What we will pay

We will pay the **market value** (or **sum insured**, whichever is less) of **your horse** if it dies or is **put to sleep** during the **policy year** as a result of an **injury** or **illness**.

Section 1B - Death of your horse (Injury Only - Mature Horse)

What we will pay

We will pay the **market value** (or **sum insured**, whichever is less) of **your horse** if it dies or is **put to sleep** during the **policy year** as a result of an **injury**.

If your horse is put to sleep, to claim under this policy its condition must have met the BEVA Guidelines for the Destruction of Horses. These state *'That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excess pain and that no other options of treatment available to that horse at that time'*. The full guidelines can be found at the end of this section on page 15.

What we will not pay - applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse)

1. Any amount if **your horse** is **put to sleep** and it's condition did not meet the current **BEVA Guidelines for the Destruction of Horses**.
2. More than the **sum insured**.
3. Any amount if **your horse** was **put to sleep** before you tell **us** about **your** or **your vet's** decision to do this, unless **your vet** believes there was no time for you to tell **us** because **your horse** was in so much pain that it needed to be **put to sleep** immediately.
4. Any amount if the death of **your horse** results from a **pre-existing condition**.
5. Any amount if **you**, an **immediate family** member, anyone living with **you**, anyone working for **you** or anyone looking after **your horse**, deliberately caused the death of **your horse**.
6. Any amount if the death of **your horse** results from medication which was not given by a **vet** or under the direction of a **vet**.
7. Any amount if the death of **your horse** results from a vice or from **your horse's** behaviour.
8. Any amount for a mare's unborn foal, embryo or foetus.
9. Any other financial loss, legal compensation, costs and expenses that result from the death of **your horse**.
10. The cost of the post-mortem examination and/or report.
11. The cost of having **your horse put to sleep** or cremated, buried or any other form of disposal.

If your horse is covered under Section 1A please also read 'What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)'.

If your horse is covered under Section 1B please also read 'What we will not pay - applying to only Section 1B Death of your horse (Injury Only - Mature Horse)'.

For both sections please also read 'Conditions applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse)'

Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse) *(continued)*

What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)

1. Any amount if the **injury** or **illness** which caused the death of **your horse** happened, or first showed **clinical signs** more than **12 months** before the date of **your horse's** death.
2. Any amount if **your vet** or **our vet** believes the **illness** or **injury your horse** is suffering from can be treated.
3. Any amount if the death of **your horse** results from an **illness which starts in the first 14 days of cover or during injury only temporary cover**.
4. Any amount if the death of **your horse** results from an **injury** or an **illness** that:
 - Happened while taking part in, or
 - Is related in any way to taking part in,An activity which is not shown as covered on **your** Certificate of Insurance Horse Details.

What we will not pay - applying to only Section 1B Death of your horse (Injury Only - Mature Horse)

1. Any amount if the **injury** which caused the death of **your horse** happened more than **12 months** before the date of **your horse's** death.
2. Any amount if **your vet** or **our vet** believes the **injury your horse** is suffering from can be treated.
3. Any amount if the death of **your horse** results from an **injury** that:
 - Happened while taking part in, or
 - Is related in any way to taking part in,An activity which is not shown as covered on **your** Certificate of Insurance Horse Details.

Conditions applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse)

1. Your horse's condition:

- a) If **your horse** is **put to sleep**, to claim under this policy **your horse's** condition must have met the **BEVA Guidelines for the Destruction of Horses**. Unless **your horse** needs to be **put to sleep** immediately, before **your horse** is **put to sleep** we strongly recommend **you** ask **your vet** if **your horse's** condition meets the criteria to understand if **you** are able to submit a claim under this insurance.
- b) If **your vet** and **our vet** do not agree that **your horse's** condition meets/met the **BEVA Guidelines for the Destruction of Horses**, a **vet** who **we** and **you** agree is independent can be appointed and both parties agree to accept this **vet's** opinion. **We** will pay any costs relating to this.

2. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the death of **your horse**. Any claims received after this time will not be covered by the policy.

3. Actions you must take:

- a) If **you** and **your vet** decide that **your horse** needs to be **put to sleep**, **you** must contact **us** before **your horse** is **put to sleep**. **We** or **our vet** may then need to speak with **your vet** before **we** let **you** know if **you** can make a claim. The only time **you** do not need to do this is if **your vet** believes there is no time for **you** to tell **us** because **your horse** is in so much pain that it needs to be **put to sleep** immediately.
- b) Following the death of **your horse**, **you** must arrange, at **your** expense, for a post-mortem examination to be carried out and a report produced, unless **you** have spoken to **us** and **we** have advised this is not necessary.

4. Actions we may take:

- a) **We** may refer **your horse's** case history to a **vet** that **we** choose and if **we** request, **you** must arrange for **your horse** to be examined by this **vet**. **We** will pay the costs relating to this.
- b) **We** will not make any claim payment until **we** receive the passport or purchase receipt for **your horse** showing **you** as the owner. If **you** have **your horse** on **loan** **you** will need to provide a copy of the **loan** agreement, signed by both parties and either **your horse's** passport or purchase receipt showing the owner's name.
- c) If **we** pay a claim under this section, **we** will automatically cancel **your horse** from the policy from the day after it's death.

Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse) (continued)

5. The way the 12 month time-limit will be applied:

This policy covers an **illness** or **injury** for **12 months** providing **you** renew the policy and continue to pay the premium and after that time all cover for the **illness/injury** will stop.

Please be aware if **your horse** is covered on the 'Mature Horse Insurance' plan **your** cover is limited to **injury** only.

- For **injuries**, the period of **12 months** will start from the date the **injury** happened. If **your horse** has more than one **injury**, if they are:
 - Diagnosed as the same **injury**, or
 - They happen at the same time, or
 - Are caused by, or relate to, one another,

The **12 months** of cover will start from the date the first **injury** happened.

- For **illnesses**, the period of **12 months** will start from the date the **illness** or **clinical signs** were first noticed. If **your horse** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover will start from the very first time **your horse** suffered from the **clinical signs/illness**. This applies in all cases regardless of whether:

- The **clinical signs/illness** presents in the same or different part of the body, and/or
- **Your vet** confirms the past and current **illnesses** are, or are not, linked.

6. Older horses:

If **your horse** is covered under Section 1A Death of your horse (Injury or Illness), at the renewal following **your horse's** 20th birthday, this section will automatically change to Section 1B Death of your horse (Injury only - Mature Horse) and all cover for **illness** will stop.

BEVA Guidelines for the Destruction of Horses under All Risks of Mortality Insurance Policy (1996)

This section states the wording as it appears in the British Equine Veterinary Association (BEVA) document, the BEVA Guidelines for the Destruction of Horses Under All Risks Mortality Insurance Policy. Source: BEVA. If **you** require any further information please go to the BEVA website - www.beva.org.uk

1. *BEVA considers that the decision to advise an owner to destroy a horse on humane grounds must be the responsibility of the attending veterinary surgeon, based on his or her assessment of the clinical signs at the time of examination, regardless of whether or not the horse is insured. The veterinary surgeon's primary responsibility is to ensure the welfare of the horse.*
2. *BEVA recognises that there may be occasions when the attending veterinary surgeon will advise euthanasia but that such a decision may not necessarily lead to a successful insurance claim. It is important that all parties are aware of this potential conflict of interests before a horse is destroyed. It is the owner's responsibility to ensure compliance with any policy contract with an insurer.*
3. *As a guide, BEVA considers that an affected horse will need to meet the following requirements to satisfy a claim under a mortality insurance policy: "That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options of treatment are available to that horse at that time."*
If immediate destruction cannot be justified then the attending veterinary surgeon should provide effective first aid treatment before:
 - (i) *Requesting that the insurance company be contacted or, failing that,*
 - (ii) *Arranging for a second opinion from another veterinary surgeon.*
4. *Insurance companies frequently require some form of examination after death. Owners should be made aware that it is in their best interests to retain the carcass, or appropriate parts, for this purpose. The horse should be positively identified.*
5. *It should be stressed that in the event of a horse being destroyed on grounds which justify a claim it is still the responsibility of the insured to prove that all policy Terms and Conditions are complied with and were current at the time of the incident.*

Section 2 - Loss by Theft or Straying

What we will pay

If **your horse** is stolen or goes missing during the **policy year**, we will pay:

- The **market value** (or **sum insured**, whichever is less) of **your horse** if it is not found, and
- The cost of advertising to try and find **your horse** and the reward **you** have paid when **your horse** is found.

What we will not pay

1. More than the sum insured.
2. More than £300 for the cost of advertising and the reward **you** have paid.
3. Any amount if **you** or the person looking after **your horse** has freely parted with it.
4. Any amount for the death of an unborn foal, embryo or foetus.
5. Any amount if the theft or loss of **your horse** involves **your** employee's dishonesty.
6. Any reward paid to a member of **your immediate family**, the person who has **your horse** on **loan** or any person living with **you** or employed by **you**.
7. Any other financial loss, legal compensation, costs and expenses as a result of the theft or straying of **your horse**.

Conditions applying to Theft or Straying

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after **your horse** went missing. Any claims received after this time will not be covered by the policy.

2. Actions you must take:

- a) **You** must notify:
 - The police as soon as you discover **your horse** is missing.
 - **Us** of the loss within 7 days of **your horse** going missing.
- b) To submit a claim for Theft or Straying:
 - **Your horse** must have been missing for 90 days, and
 - **You** must have advertised the loss of **your horse** and when you claim **you** must provide evidence showing the advertising took place.
- c) If **your horse** is found, **you** must repay the amount **we** have paid **you** for **your horse**.

3. Actions we will take:

- a) **We** will not make any claim payment until **we** receive the passport or purchase receipt for **your horse** showing **you** as the owner. If **you** have **your horse** on **loan** **you** will need to provide a copy of the **loan** agreement, signed by both parties and either **your horse's** passport or purchase receipt showing the owner's name.
- b) If **we** pay a claim under this section, **we** will automatically cancel **your horse** from the policy on the date **we** settle the claim.

Section 3A - Veterinary Fees (Injury and Illness)

What we will pay

The cost of **veterinary treatment your horse** has received during the **policy year** to treat **injury and illness**.

Each **injury and illness** is covered for:

- **12 months**, starting from the date during the **policy year** the **injury** happened or the **clinical signs** of the **illness** were first noticed, or
- Until the **maximum benefit** is reached,
Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Horse Details.

Section 3B - Veterinary Fees (Injury Only - Mature Horse)

What we will pay

The cost of **veterinary treatment your horse** has received during the **policy year** to treat **injury**.

Each **injury** is covered for:

- **12 months**, starting from the date during the **policy year** the **injury** happened, or
- Until the **maximum benefit** is reached,
Whichever happens first.

What you pay

The **excess** shown on **your** Certificate of Insurance Horse Details.

What we will not pay - applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)

1. The cost of any treatment for a **pre-existing condition**.
2. The cost of acupuncture, chiropractic manipulation, food supplements, herbal medicine, homeopathy, nutraceuticals, osteopathy, physiotherapy, **specialist farriery**, hydrotherapy or any other alternative or complementary treatment. This includes any **veterinary treatment** specifically needed to carry out the particular alternative or complementary treatment. Please refer to Section 4 Alternative Therapies where details of cover for these types of treatment can be found.
3. The cost of any vaccinations, castration and the removal of wolf teeth, other than the cost of treating any complications caused by these procedures.
4. The cost of:
 - Livery, stabling, grazing, feeding or any changes in the way **you** look after **your horse**.
 - The cost of transporting **your horse** to, or from, its place of treatment.
Please refer to Section 5 Non-Veterinary Fees where details of this cover can be found.
5. Extra costs for treating **your horse** outside usual veterinary practice hours, unless the **vet** confirms an emergency consultation is essential, regardless of **your** personal circumstances.
6. The cost of treatment, which is not **veterinary treatment** that **you** could carry out yourself, unless the **vet** confirms that a **vet** or a member of a veterinary practice must carry this out, regardless of **your** personal circumstances. This includes controlled exercise and the use of horse-walkers.
7. The cost of any treatment for abortion, pregnancy and foaling, unless needed due to a complication of pregnancy or giving birth.
8. The cost of transplant surgery, including pre- and post-operative care, other than stem cell therapy.
9. The cost of any treatment that results from a vice or from **your horse's** behaviour.
10. The cost of buying or hiring equipment or machinery.
11. The cost of having **your horse put to sleep** or cremated, buried or any other form of disposal.
12. The cost of a post-mortem examination and/or report.

If your horse is covered under Section 3A Veterinary Fees (Injury and Illness) please also read 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)'.

If your horse is covered under Section 3B Veterinary Fees (Injury Only - Mature Horse) please also read 'What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse)'.

For both sections please also read 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)'.

Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) *(continued)*

What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)

1. More than the **maximum benefit** for each unrelated **injury** or **illness**.
2. The cost of any treatment **your horse** receives more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
3. The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
4. The cost of any treatment for an **illness which starts in the first 14 days of cover or during injury only temporary cover**.
5. The cost of dental treatment unless **your horse** had a dental examination carried out by a **vet** or a qualified equine dentist in the **12 months** before the **clinical signs** of the **injury** or **illness** were first noted.
6. The cost of any treatment to prevent **injury** or **illness**.
7. The cost of any **elective treatment, diagnostic or procedure** or any treatment that **you** choose to have carried out that is not required to treat an **injury** or **illness**, including any complications that arise.
8. The cost of any treatment for an **illness** if cover is restricted to **injury** only as stated on **your** Certificate of Insurance Horse Details.
9. The cost of any treatment for any **injury** or **illness** deliberately caused by **you**, a member of **your immediate family** or the person who was looking after **your horse**.
10. The cost of any treatment that results from an **injury** or an **illness** that:
 - Happens while taking part in, or
 - Is related in any way to taking part in,An activity which is not shown as covered on **your** Certificate of Insurance Horse Details.

What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse)

1. More than the **maximum benefit** for each unrelated **injury**.
2. The cost of any treatment **your horse** receives more than **12 months** after the date the **injury** happened.
3. The cost of any medicines or materials prescribed or supplied to be used more than **12 months** after the date the **injury** happened.
4. The cost of dental treatment unless **your horse** had a dental examination carried out by a **vet** or a qualified equine dentist in the **12 months** before the **injury** happened.
5. The cost of any treatment to prevent **injury**.
6. The cost of any treatment for any **injury** deliberately caused by **you**, a member of **your immediate family** or the person who was looking after **your horse**.
7. The cost of any treatment that results from an **injury** that:
 - Happened while taking part in, or
 - Is related in any way to taking part in,An activity which is not shown as covered on **your** Certificate of Insurance Horse Details.

Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after **your horse** received treatment. Any claims received after this time will not be covered by the policy.

2. Actions you must take:

- a) If **you** decide to take **your horse** to a different **vet** for a second opinion because **you** are unhappy with the diagnosis or treatment provided, **you** must tell **us** before **you** arrange an appointment with them. If **you** do not, **we** will not pay any costs relating to the second opinion. If **we** request, **you** must use a **vet** **we** choose. If **we** decide the diagnosis or treatment currently being provided is correct, **we** will not cover any costs relating to the second opinion.
- b) It is **your** responsibility to ensure the veterinary practice is paid within the required time frame.

Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) (continued)

- If an additional charge is added to the cost of treatment due to the late payment of fees, **we** will deduct this charge from the claim settlement.
- If the veterinary practice or therapist provides a discount for paying the cost of treatment within a certain time frame, **you** must provide payment within this time frame. If **you** do not, **we** will deduct the discount, which would have been provided, from the claim settlement.

3. Actions we may take:

- a) We may involve **our vet** in **your horse's** treatment:
 - **We** may refer **your horse's** case history to **our vet** and if **we** request, **you** must arrange for **your horse** to be examined by **our vet**.
 - **We** may decide that **we** need **our vet** to agree **your horse's** treatment with **your vet** before it is carried out. **We** will advise **you** if this agreement is required and once advised this will apply to any treatment carried out from that point onwards, unless **we** tell **you** otherwise.
- b) If **we** receive a request to pay the claim payment direct to a veterinary practice or referral centre, **we** have the right to decline this request.
- c) If **we** agree for a claim payment to be paid directly to **your vet** and **you** allow this, then if the **vet**, who has treated **your horse** or is about to treat **your horse**, asks for information about **your** insurance that relates to a claim, **we** will tell the **vet** what the insurance covers, what **we** will not pay, how the amount **we** pay is calculated and if the premiums are paid to date.

4. The way the time-limit and maximum benefit will be applied:

This policy covers an **injury** or **illness** for **12 months** providing **you** renew the policy and continue to pay the premium and after that time all cover for the **injury/illness** will stop. Please be aware if **your horse** is covered on the 'Mature Horse Insurance' plan **your** cover is limited to **injury** only. The maximum amount **we** will pay for the cost of treatment for each **illness** and **injury** is the **maximum benefit** that applies on the date the **injury** happened or the date the **clinical signs** of the **illness** were first noticed.

- For **injuries**, the period of **12 months** and the **maximum benefit** will start from the date **injury** happened. If **your horse** has more than one **injury**, if they are:

- Diagnosed as the same **injury**, or
- They happen at the same time, or
- Are caused by, or relate to, one another,

One period of **12 months** and one **maximum benefit** will apply to the treatment received for all **injuries**. In this case the **12 months** of cover and the **maximum benefit** will start from the date the first **injury** happened.

- For **illnesses**, the period of **12 months** and the **maximum benefit** will start from the date the **illness** or **clinical signs** were first noticed. If **your horse** has suffered from the same **clinical signs** or has been diagnosed with the same **illness** in the past, the **12 months** cover and the **maximum benefit** will start from the very first time **your horse** suffered from the **clinical signs/illness**. This applies in all cases regardless of whether:

- The **clinical signs/illness** presents in the same or different part of the body, and/or
- Your **vet** confirms the past and current **illnesses** are, or are not, linked.

- After **we** have paid the cost of treatment for **12 months** (or the **maximum benefit**) **we** will not pay for any more treatment for that **injury** or **illness**, or anything which is caused by or related to it. **We** will also no longer cover any **illness** or **injury** which has the same diagnosis. This applies in all cases regardless of whether:

- The **injury** or **illness** presents in the same or different part of the body, and/or
- **Your vet** confirms the past and current **illness** are, or are not, linked.

5. An illness which has the same diagnosis as an illness which is not covered by the policy:

If **your horse** suffered from an **illness** and it has the same diagnosis as an **illness** which happened:

- a) Before **your** policy started, or
- b) In the first 14 days of **your horse's** first **policy year**

The **illness** will not be covered by the policy. This applies in all cases regardless of whether:

- The **illness** presents in the same or different part of the body, and/or
- **Your vet** confirms the past and current **illnesses** are, or are not, linked.

Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) *(continued)*

6. Items which have not been purchased from a veterinary practice:

To claim for items which have not been purchased from the veterinary practice the **vet** must confirm:

- The items are required to treat the **illness or injury**, and
- The quantities needed to treat the **illness or injury**.

7. When your horse is staying at a veterinary practice or hospital:

If **your horse** stays at a veterinary practice or hospital the policy covers the cost of veterinary and nursing care. This section does not cover any charges made by the practice/hospital for livery, stabling, grazing, bedding and feeding. Please refer to Section 5 Non-Veterinary Fees where details of this cover can be found.

8. Older horses:

If **your horse** is covered under Section 3A Veterinary Fees (Injury and Illness), at the renewal following **your horse's** 20th birthday, this section will automatically change to Section 3B Veterinary Fees (Injury only - Mature Horse) and all cover for **illness** will stop.

Section 4 - Alternative Therapies

What we will pay

If recommended by a **vet** following examination, the cost of **alternative therapies your horse** receives during the **policy year** to treat **illness** and **injury**.

What we will not pay

1. More than the **maximum benefit** for the combined treatment costs of all **illnesses** and **injuries** in the **policy year**.
2. Any amount if the **injury or illness** the **alternative therapy** is treating is not coverable under the Veterinary Fees section of cover **you** have on this policy. Please see Section 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) and refer to **your** Certificate of Insurance Horse Details.
3. The cost of treatment that **you** could carry out yourself, unless the **vet** or therapist confirms that a **vet**, a member of a veterinary practice or a therapist must carry this out, regardless of **your** personal circumstances. This includes controlled exercise and the use of horse-walkers.

Conditions applying to Alternative Therapies

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the date **your horse** received treatment. Any claims received after this time will not be covered by the policy.

2. Older horses:

- a) If **you** start cover when **your horse** is 17 years or older **you** have cover on the 'Mature Horse Insurance' plan and this section is limited to **injury** only.
- b) If **you** start cover before **your horse's** 17th birthday, at the renewal following **your horse's** 20th birthday, this section will automatically change to **injury** only and all cover for **illness** will stop.

3. Specialist farriery:

If **you** claim for **specialist farriery**, **we** will deduct the amount **you** normally pay for shoeing and/or the care of **your horse's** feet from the amount **you** have been charged for the **specialist farriery**.

Section 5 - Non-Veterinary Fees

What we will pay

The cost of:

- Transportation costs to, and from, a veterinary college or hospital, and
- Livery charges at a veterinary college or hospital,

Where **your horse** has been referred for a second opinion or specialist treatment for an **injury** that happened or an **illness** that first showed **clinical signs** during the **policy year**.

What we will not pay

1. More than the **maximum benefit** for all livery and transportation costs in the **policy year**.
2. Any amount if the transportation or livery relates to an **illness** or **injury** that is not coverable under the Veterinary Fees section of cover **you** have on this policy. Please see Section 3A Veterinary Fees (Injury and Illness) and Section 3B Veterinary Fees (Injury Only - Mature Horse) and refer to **your Certificate of Insurance** Horse Details.
3. Any amount unless **your vet** has referred **your horse** for a second opinion or specialist treatment.

Conditions applying to Non-Veterinary Fees

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the date of **your horse's** visit to the veterinary college or hospital. Any claims received after this time will not be covered by the policy.

2. Older horses:

- a) If **you** start cover when **your horse** is 17 years or older **you** have cover on the 'Mature Horse Insurance' plan and this section is limited to **injury** only.
- b) If **you** start cover before **your horse's** 17th birthday, at the renewal following **your horse's** 20th birthday, this section will automatically change to **injury** only and all cover for **illness** will stop.

3. Transportation costs:

If the transport belongs to **you** or member of **your immediate family**, or it has been lent to **you** free of charge, **we** will only cover the fuel costs **you** incur, for travel between **your horse's** usual residence and the veterinary college or hospital.

Section 6 - Disposal

What we will pay

We will pay the cost to remove and dispose of **your horse's** body if it dies or is **put to sleep** during the **policy year** as a result of an **injury** or **illness**.

What we will not pay

1. More than the **maximum benefit**.
2. Any amount if the death of **your horse** is not covered under the death section of cover shown on **your** Certificate of Insurance Horse details. This will be either Section 1A Death of your horse (Injury or Illness) or Section 1B Death of your horse (Injury Only - Mature Horse).
3. Any amount if the death of **your horse** is due to an **illness** if **your horse** is covered under Section 1B Death of your horse (Injury Only - Mature Horse).

Conditions applying to Disposal

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the death of **your horse**. Any claims received after this time will not be covered by the policy.

2. Older horses:

- a) If **you** start cover when **your horse** is 17 years or older **you** have cover on the 'Mature Horse Insurance' plan and this section is limited to **injury** only.
- b) If **you** start cover before **your horse's** 17th birthday, at the renewal following **your horse's** 20th birthday, this section will automatically change to **injury** only and all cover for **illness** will stop.

Section 7 - Permanent Loss of Use

What we will pay

This section provides cover if an **injury** happens or an **illness** first shows **clinical signs** during the **policy year** and it results in **your horse** never being able to take part in any one of the activities shown on **your** Certificate of Insurance Horse Details.

- If **your horse** can no longer be ridden or used for breeding **we** will pay a percentage of the **market value** (or **sum insured**, whichever is less). The percentage **we** will pay is shown on **your** Certificate of Insurance Horse Details.
- If **your horse** can still be ridden or used for breeding **we** will reduce the amount **we** will pay to 60% of the selected percentage. This means that if **you** have chosen permanent loss of use at:
 - 100%, **we** will pay 60%
 - 75%, **we** will pay 45%
 - 50%, **we** will pay 30%

Of the **market value** (or **sum insured**, whichever is less) of **your horse**.

What we will not pay

1. More than the percentage of the **sum insured** as shown on **your** Certificate of Insurance Horse Details.
2. Any amount if the permanent loss of use happens more than **12 months** after the date the **injury** happened or the **illness** first showed **clinical signs**.
3. Any amount if **your vet** and **our vet** do not agree that **your horse** will never be able to take part in any one of the activities shown on **your** Certificate of Insurance Horse Details.
4. Any amount if the permanent loss of use is caused by a **pre-existing condition**.
5. Any amount if the permanent loss of use is caused by an **illness which starts in the first 14 days or during injury only temporary cover**.
6. Any amount if **your horse** has never taken part in, or been trained to do, the activity it now cannot participate in.
7. Any amount if the permanent loss of use is caused by an **injury** or **illness** that:
 - Happened while taking part in, or
 - Is related in any way to taking part in,An activity which is not shown as covered on **your** Certificate of Insurance Horse Details.
8. Any amount if **your horse** cannot breed if this is caused by something that is not an **illness** or **injury**.
9. Any amount if **your horse** is under 2 years of age or 15 years old or over at the beginning of the **policy year** as shown on **your** Certificate of Insurance Horse Details.
10. Any amount if the permanent loss of use of **your horse** results from a vice or its behaviour.
11. Any amount if **your horse** is not allowed to take part in any competition because of any blemish or scar or any regulations about horses that have had a Hobday operation or any other operation for a respiratory system disorder.
12. Any amount for permanent loss of use unless the **illness** or **injury** prevents **your horse** from physically taking part in an activity.

Conditions applying to Permanent Loss of Use

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the **injury** happened or **illness** was first noticed, which caused the permanent loss of use. Any claims received after this time will not be covered by the policy.

2. Actions you must take:

Once **we** have agreed the settlement of **your** claim, **you** must arrange for the loss of use freeze mark to be placed on **your horse**, at **your** expense. **We** will pay the freeze mark company directly but will deduct this amount from **your** claim settlement. **We** will not make any claim payment until **we** have received confirmation the freeze mark has been carried out. If **you** decide **your horse** should be **put to sleep**, **we** do not require the freeze mark to be in place and will make the claim payment when **we** have veterinary confirmation that **your horse** has been **put to sleep**.

3. Actions we may take:

- a) **We** will remove Permanent Loss of Use cover from **your policy** at the renewal following **your horse's** 15th birthday and from this time all cover under this benefit will stop.

Section 7 - Permanent Loss of Use *(continued)*

- b) **We** will not make any claim payment until **we** receive the passport or purchase receipt for **your horse** showing **you** as the owner. If **you** have **your horse** on **loan**, **you** will need to provide a copy of the **loan** agreement, signed by both parties and either **your horse's** passport or purchase receipt showing the owner's name.
- c) If **we** pay a claim under this section, **we** will automatically cancel **your horse** from the policy from the date **we** settle the claim.

4. Veterinary evidence:

- a) If it is **your vet's** opinion that **your horse** will never be able to take part in any one of the activities shown on **your** Certificate of Insurance Horse Details **you** must send **us** a report from **your vet** giving details of **your horse's illness** or **injury** and their reasons for the opinion.
- b) **Our vet** and **your vet** must agree that **your horse** will never be able to take part in any one of the activities shown on **your** Certificate of Insurance Horse Details. If they do not agree, a **vet** who **we** and **you** agree is independent can be appointed to review **your** case and/or examine **your horse**. Both parties will accept this **vet's** opinion. **We** will pay the costs relating to this.

5. The way the 12 month time-limit will be applied:

This policy covers an **illness** or **injury** for **12 months** providing **you** renew the policy and continue to pay the premium and after that time all cover for the **illness/injury** will stop.

- For **injuries** the period of **12 months** will start from the date the **injury** happened. If **your horse** has more than one **injury**, if they are:
 - Diagnosed as the same **injury**, or
 - They happen at the same time,
 - Are caused by, or relate to, one another,The **12 months** of cover will start from the date the first **injury** happened.
- For **illnesses**, the period of **12 months** will start from the date the **illness** or **clinical signs** were first noticed. If **your horse** has suffered from the same **clinical signs** or been diagnosed with the same **illness** in the past, the **12 months** cover will start from the very first time **your horse** suffered from the **clinical signs/illness**. This applies in all cases regardless of whether:
 - The **clinical signs/illness** presents in the same or different part of the body, and/or
 - Your **vet** confirms the past and current **illnesses** are, or are not, linked.

6. Ownership of your horse following a claim payment:

If **we** pay a claim for loss of use **your horse** will continue to belong to **you**.

Section 8 - Saddlery and Tack

What we will pay

If **your saddlery and tack** is stolen, damaged or destroyed during the **policy year**, **we** will pay:

- The cost of repairing the **saddlery and tack** if it is damaged to bring it back to the same condition it was in before it was damaged, or
- The **replacement value** of the **saddlery and tack** if the cost of repair is more than it was worth or it is stolen or destroyed.

What you pay

The **excess** shown on **your Certificate of Insurance** for each incident.

What we will not pay

1. More than the **maximum benefit** for each incident.
2. Any amount for clothing or personal effects.
3. Any amount for stolen **saddlery and tack** unless there is proven forcible or violent entry to the premises or vehicle where the **saddlery and tack** was kept.
4. Any amount for **saddlery and tack** you do not own, unless **you** are responsible for the **saddlery and tack** due to a contract **you** have entered into.

Section 8 - Saddlery and Tack (continued)

5. Any amount if the **saddlery and tack** is damaged or destroyed by wear and tear or the actions of moths, insects, vermin, pests or any other cause that happens slowly.
6. Any amount if the **saddlery and tack** is damaged when it is being cleaned, dyed, repaired or restored.
7. Any amount if the **saddlery and tack** is being used by a riding establishment or by someone for professional lessons if they are not a member of **your immediate family** or the person who has **your horse on loan**.
8. Any amount to have the **saddlery and tack** adjusted to fit **your horse**.
9. Any amount if the **saddlery and tack** is lost, stolen, damaged or destroyed as a result of any business activity, **your** profession, **your** occupation or while **you** are working for someone, whether **you** are paid or not.

Conditions applying to Saddlery and Tack

1. Timescales for making a claim:

A claim must be submitted to us no later than **12 months** after the loss or damage. Any claims received after this time will not be covered by the policy.

2. Actions you must take:

- a) **You** must notify the police as soon as **you** discover any of **your saddlery and tack** has been lost, stolen or deliberately damaged and obtain a crime reference number.
- b) If **your saddlery and tack** is found, **you** must repay the full amount **we** have paid **you**.

3. Security:

- a) When **saddlery and tack** is left unattended it must be kept in:
 - The locked boot or covered luggage area of a locked vehicle, or
 - The house, bungalow, flat or other domestic building that **you** live in that has been locked with 5-lever mortice deadlocks on all doors, or
 - A building or part of a building that **you** do not live in that has been locked with 5-lever mortice deadlocks on all doors and has steel bars or steel grids on all windows.

If the **saddlery and tack** is left unattended and it is stolen, or damaged during attempted theft, the claim will only be considered if the above security was in place at the time.

- b) Cover may be provided when unattended **saddlery and tack** is stored in a large metal shipping container that cannot be moved. This only applies where the details have been discussed with **us** and **we** have confirmed cover is in place. **Our** confirmation must be detailed on **your** Certificate of Insurance and must have been given before any incident happens which leads to a claim.

4. Items worth more than £400:

We will only pay more than £400 for any saddle or item of tack if **you** can provide:

- Formal proof of purchase, which shows the make, model, purchase price and the date of purchase, or
- A saddler's valuation, which shows the make, model and value of the item and the date the valuation was carried out. The saddler's valuation must have been carried out and submitted to **us** before the item is stolen, damaged or destroyed.

If **you** cannot provide the above the amount **we** will pay for that item is limited to £400.

5. Salvage value:

Where the item is damaged beyond repair the salvage value will be deducted from the amount **we** pay **you**.

Section 9 - Personal Accident

In this section, **'you'** also includes anyone **riding your horse** with **your** permission.

What we will pay

If **you** are **riding your horse** and are injured, die or have to stay in hospital as a result of an accident that happens during the **policy year**, **we** will pay up to the amount stated in the List of Cover.

List of Cover	Maximum Benefit
1. Death	£10,000
2. Permanent blindness in one or both eyes	£10,000
3. Loss of one or more limbs Physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.	£10,000
4. Permanent total disablement If, as a result of an accident, you will never be able to carry out any type of work.	£10,000
5. Hospital benefit For each 24 hours you are in hospital.	£15
6. Emergency dental treatment	£500

What you pay

The first £100 for emergency dental treatment.

What we will not pay

1. Any amount if **your** death, permanent total disablement, permanent blindness or loss of one or more limbs(s) happens more than 24 months after the date **you** were injured.
2. Any amount for permanent total disability until at least 52 weeks after the date of the accident.
3. More than 10 days' hospital benefit for each accident.
4. Any amount for dental treatment which is not directly related to the riding accident.
5. Any amount if **you** are under 5 years old or over 75 years old.
6. Any amount if someone is **riding your horse** for professional lessons or **riding** at a riding establishment unless that person is a member of **your immediate family** or the person has **your horse on loan**.
7. Any amount if the incident or injury that takes place is a result of any business activity, **your** profession, **your** occupation or while **you** are working for someone, whether **you** are paid or not.
8. Any extra amount because of a medical condition, injury or illness **you** had before this cover started.
9. Any amount if the injury or death resulted from suicide, attempted suicide or **you** deliberately injuring yourself.
10. Any amount if the injury or death was caused because **you** deliberately put yourself in danger unless it was in an attempt to save someone's life.
11. Any amount if the injury or death results from **you** being under the influence of alcohol.
12. Any amount if the injury or death results from **you** taking a drug unless it was under proper medical supervision and not to treat any drug addiction.

Conditions applying to Personal Accident

1. Timescales for making a claim:

A claim must be submitted to us within the timescales stated below. If a claim is submitted after these times it will not be covered by the policy.

- For death, permanent blindness and loss of one or more limb(s) a claim must be submitted within 30 months of the injury happening.
- For permanent total disability a claim must be submitted within 18 months of the injury happening.

Section 9 - Personal Accident *(continued)*

- For dental treatment and/or hospitalisation a claim must be submitted within 12 months of the injury happening.

2. Actions you must take:

- a) If **you** are injured **you** must get medical attention as soon as possible.
- b) **You** must wear approved protective headgear at all times when **riding your horse**. This must be manufactured to BSEN1384:1997 with CE mark, EN1384:1996 with CE mark, PAS015:2011 with BSI kitemark, ASTM F1163:2004a SEI mark, E2001 with Snell certification label or AS.NZ 3838:2006 with SAI global mark. If **you** do not comply with the above **we** will not pay any amount resulting from a head injury.

3. Actions we may take:

- a) **We** can appoint and pay for **our** own medical advisers to examine **you** as often as **we** feel is necessary.
- b) If **you** are over 65, **we** can ask **you** to provide a certificate of fitness to ride from a doctor. If **we** ask for this, **you** must provide it and if the doctor makes a charge for this, **you** must pay the charge.
- c) If an injury is worse because of an old injury, physical disability or condition that **you** had before the accident, **we** will only pay a percentage of **your** claim. The percentage will be based on the amount the old injury, physical disability or condition affects, or is part of, a new injury. If there is a disagreement between **you** and us regarding to the percentage decided, a doctor who **we** and **you** agree is independent can be appointed and both parties agree to accept this doctor's opinion. **We** will pay any costs relating to this.

4. Multiple disabilities:

- a) If **you** suffer from more than one of the disabilities numbered 1, 2, 3 or 4 in the List of Cover, **we** will only pay one amount. The amount **we** will pay in total for all of the disabilities is limited to £10,000.
- b) Once **we** have paid a claim for any of the disabilities numbered 2, 3 or 4 in the List of Cover, all cover for all of these stop. If **you** have another accident **you** cannot claim for any of these disabilities.

5. Permanent total disability:

To claim for permanent total disability **your** injury must be so severe that **you** will never be able to carry out any type of work. **You** cannot claim under permanent total disability if **you** can no longer carry out **your** current profession but are capable of carrying out any other type of work. This is the case even if **you** need to retrain to carry out an alternative type of work.

Section 10 - Personal Liability

In this section, '**you**' also includes anyone **riding your horse** with **your** permission.

What we will pay

If property is damaged or someone is killed, injured or falls ill as a result of an incident involving **your horse** or **your horse-drawn vehicle or horse trailer** during the **policy year** and **you** are legally responsible, **we** will pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

What you pay

The **excess** shown on **your Certificate of Insurance** for each incident where property has been damaged.

What we will not pay

1. More than the **maximum benefit** for each incident. If **you** have more than one horse insured under this policy please refer to 'Conditions applying to Personal Liability' point 2.
2. Any costs and expenses for defending **you** that **we** have not agreed beforehand.
3. Any compensation, costs and expenses resulting from an incident which involves the profession, occupation or business of anyone who is employed by **you**, anyone who works for **you** in any way (paid or not) or anyone who **you** have paid for their services.
4. Any compensation, costs and expenses if **you** are legally responsible only because of a contract **you** have entered into.

Section 10 - Personal Liability (continued)

5. Any compensation, costs and expenses for the death, injury or illness of **you**, an **immediate family** member, anyone who lives with **you** or is employed by **you**.
6. Any compensation, costs and expenses for property that belongs to, or is the responsibility of **you**, an **immediate family** member or anyone who lives with **you** or is employed by **you**.
7. Any compensation, costs and expenses that result from an incident if **you** have not followed instructions or advice given to **you** by a **vet** or a qualified behaviourist about **your horse**.
8. Any compensation, costs and expenses if the incident happens in an area or place where horses are specifically prohibited, unless **your horse** escapes and enters the area outside of **your** control.
9. Any compensation, costs and expenses for an incident which occurs when **your horse** is tethered or when **your horse** had escaped from, or has been purposefully released from, a tether.
10. Any compensation, costs and expenses if all or part of a fence, a wall, a gate or an agricultural crop is damaged while **you** are **riding your horse**.
11. Any compensation, costs and expenses if **your horse** trailer is attached to, or becomes detached from, a vehicle that needs third party cover under any road traffic law.
12. Any compensation, costs and expenses for a horse-drawn vehicle on the public highway if **your horse** is not drawing it.
13. Any compensation, costs and expenses if someone is **riding your horse** for professional lessons or **riding** at a riding establishment unless that person is a member of **your immediate family** or the person has **your horse** on **loan**.
14. Any compensation, costs and expenses if the incident results from the business activities of a riding establishment.
15. Any compensation, costs and expenses if the incident or injury that takes place is a result of any business activity, **your** profession, **your** occupation or while **you** are working for someone, whether **you** are paid or not.
16. Any compensation, costs and expenses if the person who is killed, injured or falls ill is being paid to ride or handle **your horse**.
17. Any compensation, costs and expenses if the person, who has been paid to ride or handle **your horse**, is negligent and this results in damage to property or the death, injury or illness of another person.
18. Any compensation, costs and expenses if the incident results from a stallion serving or attempting to serve a mare, or from any activity involving artificial insemination.
19. Any compensation, costs and expenses if **you** are responsible under the laws of any country, other than members of the European Union.
20. Any compensation, costs and expenses if **you** are responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an incident involving **your horse** or **your horse-drawn vehicle or horse trailer**.

Conditions applying to Personal Liability

1. **Actions you must take:**
 - a) **You** must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
 - b) **You** must notify **us** as soon as possible:
 - If an incident occurs which could lead to a claim under this section, even if **you** don't believe a claim will be made against **you** at the time.
 - Upon being advised of any prosecution, inquest or enquiry which could lead to a claim under this section.
 - c) **You** must immediately send **us** any writ, summons or legal documents **you** receive and **you** or any other person must not respond to any of these documents.
 - d) **You** agree to provide **us** with any information connected with a claim **we** ask for, including details of **your horse's** history.
 - e) **You** agree to tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
 - f) **You** must allow **us** to take charge of **your** claim and allow **us** to prosecute in **your** name for **our** benefit.

Section 10 - Personal Liability *(continued)*

2. Where there is more than one horse insured under the policy:

If more than one of the horses insured under this policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all the horses. This means that if:

- The horses involved all have the same **maximum benefit**; the most **we** will pay for the incident is that **maximum benefit**. For example, if all the horses insured each have a **maximum benefit** of £1 million, **we** will pay no more than £1 million for the incident.
- The horses involved have different **maximum benefits**; the most **we** will pay for the incident is the highest of the **maximum benefits**. For example if one horse has a **maximum benefit** of £1 million, and another of £3 million, **we** will pay no more than £3 million for the incident.

3. When another party is being paid to take care of your horse:

If a business (such as a livery yard) or a person (such as a groom) is being paid to ride or care for **your horse**, it is **your** responsibility to:

- Make sure the business/person has the appropriate insurance cover for third party/personal liability, and
- Tell them if **your horse** has any vices or behavioural problems or requires any special handling so they are able to handle **your horse** in an appropriate manner.

Section 11 - Horse-Drawn Vehicles or Horse Trailers

What we will pay

If **your horse-drawn vehicle or horse trailer** is stolen, damaged or destroyed during the **policy year**, **we** will pay:

- The cost of repairing **your horse-drawn vehicle or horse trailer** if it is damaged to bring it back to the same condition it was in before it was damaged, or
- The **market value** (or **sum insured**, whichever is less) of **your horse-drawn vehicle or horse trailer** if the cost of repair is more than it was worth or it is stolen or destroyed.

What you pay

The **excess** shown on **your Certificate of Insurance** for each incident.

What we will not pay

1. More than the **sum insured** for each incident.
2. Any amount if **your horse-drawn vehicle or horse trailer** is damaged or destroyed by wear and tear or the actions of moths, insects, vermin, pests, mildew, mechanical or electrical breakdown, or any other cause that happens slowly.
3. Any amount if **your horse-drawn vehicle or horse trailer** is damaged or destroyed when it is being cleaned, repaired or restored.
4. Any amount if **your horse-drawn vehicle or horse trailer** is damaged or stolen whilst in the care of a business or a professional and **you** are paying for their services.
5. Any amount if **your horse-drawn vehicle or horse trailer** is damaged or stolen whilst another person is paying to use it.
6. Any amount for the recovery and/or storage of the stolen or damaged horse-drawn vehicle or horse trailer.
7. Any extra costs if replacement parts or accessories are not available.
8. Any amount for tyres that are damaged by punctures, cuts, bursts or braking.
9. Any amount if **your horse-drawn vehicle** is damaged while it is being used for training for, or taking part in, competitions, trials or cross-country events.
10. Any other financial loss, legal compensation, costs or expenses.

Conditions applying to Horse-Drawn Vehicles or Horse Trailers

1. Timescales for making a claim:

A claim must be submitted to **us** no later than **12 months** after the loss or damage. Any claims received after this time will not be covered by the policy.

Section 11 - Horse-Drawn Vehicles or Horse Trailers *(continued)*

2. Actions you must take:

If **your horse-drawn vehicle or horse trailer** is found, **you** must repay the full amount **we** have paid **you**.

3. Actions we will take:

- a) **We** will not make any claim payment until **we** receive evidence that **you** own **your horse-drawn vehicle or horse trailer** or that **you** are legally responsible for its value due to a contract **you** have entered into.
- b) If **we** pay a claim under this section, **we** will automatically cancel **your horse-drawn vehicle or horse trailer** from the policy on the date **we** settle the claim.

4. Security:

When not in use **your horse-drawn vehicle or horse trailer** must be secured with:

- A wheel clamp, or
- A tow hitch lock, or
- Be stored in a building which has been locked with 5-lever mortice deadlock on all doors. Cover will only be provided where the locks are not 5 lever mortice deadlocks if the details have been discussed with **us** and **we** have confirmed cover is in place. **Our** confirmation must be detailed on **your Certificate of Insurance** and must have been given before any incident happens which leads to a claim.

If **your horse-drawn vehicle or horse trailer** is stolen, or damaged during attempted theft, the claim will only be considered if the above security was in place at the time.

5. Salvage value:

Where the item is damaged beyond repair the salvage value will be deducted from the amount **we** pay **you**.

General exclusions that apply to all sections of your policy

The policy does not cover the following:

1. Your horse's age:

Any horse less than 14 days old.

2. Laws and regulations:

- a) Any amount connected with a criminal court case.
- b) Any fines or penalties.
- c) Any amount which results from **you** acting or behaving unlawfully.
- d) Any amount if **you** break the United Kingdom or Republic of Ireland laws or regulations, including those relating to animal health or importation.
- e) Any amount if **your horse** is confiscated or destroyed under the order of any government, public or local authority or any other authority.

3. Miscellaneous:

- a) Any loss as a result of an act of force or violence for political, religious or ideological reasons, war, riot, revolution or any similar event, including any chemical or biological terrorism.
- b) Any amount caused by radiation, nuclear explosion, nuclear fallout or contamination by radioactivity.
- c) Any amount caused by an act of terrorism, the use or threatened use of violence to scare or intimidate, malicious persons, civil disobedience, strikes, people taking part in labour disturbances or the involvement directly or indirectly of any unlawful organisation in Northern Ireland.
- d) Any amount caused by the pressure waves of an aircraft, spacecraft or anything else travelling at sonic or supersonic speed.
- e) Any amount resulting from diseases transmitted from animals to humans.

Claiming

This section tells **you** what **you** will need to send **us** if you need to make a claim. Don't forget if **you** have a valid claim for Veterinary Fees **we** can usually pay the veterinary practice direct, which means the only amount **you** may need to pay them is the **excess** which applies for **your horse**.

Notifying us of a potential claim:

- In all cases, other than for Veterinary Fees, **you** must let **us** know of any circumstances which are likely to lead to a claim.
- For Personal Liability **you** must let **us** know of any incident that happens even if **you** don't believe a claim will be made against **you** at the time. Details of what **you** need to do if an incident happens can be found in 'Conditions applying to Personal Liability' - point 1.

Requesting a claim form:

Most claim forms can be downloaded from **our** website www.seisinsurance.co.uk. Please contact **us** if **you** would like a form sent through the post.

Fraud

Fraud increases **your** premium and the premiums of all policyholders.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** that involves **your** dishonesty,

We will not pay **your** claim and **we** can void **your** policy and inform the relevant authority. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means **we** will cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must:

- a) Repay **us** any claim payments **we** have made from the date the fraud occurred; this is regardless of whether or not the claims were fraudulent.
- b) Tell any other insurer that **we** have void **your** policy; failure to do this could invalidate any future insurance policy.

HOW TO CLAIM

It's easy to make a claim with **us**. Simply send **us** **your** completed claim form along with the supporting documentation shown in the table. **We** need this information in order to process **your** claim and if any information is missing, **we** will return the claim form to **you** which will unfortunately delay **your** claim. Please make sure **your** claim form is completed fully by both **you** and if applicable **your vet**. It's important to be aware that **your** insurance does not cover any charges made for the completion of claim forms or the cost of any supporting documentation.

Where specifically stated in the supporting documentation, **we** will require a full veterinary history for **your horse**. This is a record of all veterinary visits for **your horse** and this information must be obtained from each veterinary practice he/she has been registered with.

Supporting documentation to be sent with your claim form

When **you** send **your** claim in the post **you** must send **us** the original documents. If the claim is being faxed or emailed please retain original copies for all documents (including the claim form and any invoices).

Section 1A: Death of your horse (Injury or Illness)

Section 1B: Death of your horse (Injury Only - Mature Horse)

Section 6: Disposal

Please send **us**:

- The full veterinary history for **your horse**.
- The post-mortem report (unless **you** have spoken to **us** and **we** have advised this is not required).
- If **you** own the horse - the passport or purchase receipt for the horse showing **you** as the owner.
- If **you** have the horse on **loan** - a copy of the **loan** agreement, signed by both parties and either the horse's passport or purchase receipt showing the owner's name.
- If **you** are claiming for disposal costs - the disposal receipt.

Claiming *(continued)*

<p>Section 2: Loss by theft or straying</p>	<p>Please send us:</p> <ul style="list-style-type: none"> • If you own the horse - the passport or purchase receipt for the horse showing you as the owner. • If you have the horse on loan - a copy the loan agreement, signed by both parties and either your horse's passport or purchase receipt showing the owner's name. • If you are claiming for advertising expenses - the receipts showing the costs involved.
<p>Section 3A: Veterinary Fees (Injury and Illness)</p> <p>Section 3B: Veterinary Fees (Injury Only - Mature Horse)</p>	<ul style="list-style-type: none"> • Please send us the invoices which show what you are claiming for. • The first claim submitted for your horse must include his/her full veterinary history. In addition, we may require this when you submit claims for certain conditions but will let you know if this is needed once we have received your claim form. • If your horse has been referred to another veterinary practice or hospital, please send us a report from the practice/hospital detailing their investigation and findings.
<p>Section 4: Alternative Therapies</p>	<p>Please send us the invoices which show what you are claiming for.</p>
<p>Section 5: Non Veterinary Fees</p>	<p>Please send us:</p> <ul style="list-style-type: none"> • For any livery charges - <ul style="list-style-type: none"> - Invoices from the veterinary college or hospital to show the livery charged for the your horse's stay. • For any transportation charges - <ul style="list-style-type: none"> - Invoices from a transport company on headed paper, or - Petrol receipts, a route planner and miles per gallon for the vehicle you used to transport your horse, or - Invoice on headed paper, for the hire of a trailer or horse box.
<p>Section 7: Permanent Loss of Use</p>	<p>Please send us:</p> <ul style="list-style-type: none"> • A full veterinary history. • A report from your vet giving details of your horse's illness or injury and stating their opinion regarding its future ability and the reasons for the opinion. • If you own the horse - the passport or purchase receipt for the horse showing you as the owner. • If you have the horse on loan - a copy of the loan agreement, signed by both parties and either the horse's passport or purchase receipt showing the owner's name.
<p>Section 8: Saddlery and Tack</p>	<p>Please send us:</p> <ul style="list-style-type: none"> • For any item valued over £400 - the purchase receipt or saddler's valuation. • <i>If the item has been stolen:</i> <ul style="list-style-type: none"> - The crime report. - Two quotations to replace the item with a new equivalent item. - Photographs showing the damage to the place where the items were stolen from.

Claiming *(continued)*

Section 8: Saddlery and Tack *(continued)*

- *If the item is damaged and repairable:*
 - Two estimates for repair.
 - Photographs showing the damage to the item.
- *If the item is damaged and not repairable:*
 - Written confirmation from a saddler stating the item is damaged beyond repair and stating the current salvage value.
 - Two quotations to replace the item with a brand new equivalent item.
 - Photographs showing the damage.

Section 9: Personal Accident

Please contact **us** and **we** will advise what additional documents are needed.

Section 10: Personal Liability

- **You** must phone **us** if an incident happens, even if **you** don't believe a claim will be made against **you** at the time.
- Please send **us** all correspondence, writs, summons or other legal documents as soon as **you** receive them. **You** or any other person must not respond to any of those documents.

Section 11: Horse-Drawn Vehicles or Horse Trailers

Please send **us**:

- The original purchase receipt.
- Documentation to support the current value, such as advertisements of similar items or a letter from the supplier.
- *If the item has been stolen:*
 - The crime report, and
 - Two quotations to replace the item with an item of the same age, condition, make and model at the time the loss or damage occurred.
- *If the item is damaged and repairable:*
 - Two estimates for repair, and
 - Photographs showing the damage.
- *If the item is damaged and not repairable:*
 - Written confirmation from the repairer showing the item is damaged beyond repair, stating the approximate value before damage and the current salvage value.
 - Two quotations to replace the item with an item of the same age, condition, make and model at the time the loss or damage occurred.
 - Photographs showing the damage to the item.

How we use your data

- Please be aware that telephone calls may be recorded for monitoring and training purposes.
- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **You** have the right to request a copy of the personal data **we** hold about **you**. A charge will apply.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- Unless **you** advise otherwise, **we** may use **your** details to support the development of our business by including them in customer surveys.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows **us** to check information **you** give **us** and also help **us** prevent fraud.
- **Your** personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles laws of England and Wales.
- **We** may pass **your** information to **our** veterinary advisors and/or to loss adjusters outside the Allianz Group for the purpose of administering **your** claim and/or underwriting **your** policy.

Making a complaint

Our aim is to get it right, first time every time. If **you** have a complaint **we** will try to resolve it straight away. If **we** are unable to, **we** will confirm **we** have received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected. If **we** have not resolved the situation within eight weeks **we** will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If **you** have a complaint, please contact **our** Customer Satisfaction Manager at:

Customer Satisfaction Manager, Scottish Equestrian Insurance Services, Great West House (GW2),
Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom.
Telephone: 0345 075 2028
Email: ahd.csm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge - but you must do so within six months of the date of the final response letter. If **you** do not refer **your** complaint in time, the Ombudsman will not have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS does not affect **your** legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote **our** e-mail address:
ahd.csm@allianz.co.uk

Alternatively, **you** can contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

If **we** are unable to meet **our** liabilities **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.



How to contact us

By telephone

0345 070 1063

For Personal Liability claims only - 01483 218 782

By email

seis@allianz.co.uk

In writing

**Scottish Equestrian Insurance Services
Great West House (GW2)
Great West Road
Brentford
Middlesex
TW8 9DX
United Kingdom**

Website

www.seisinsurance.co.uk

Download a claim form www.seisinsurance.co.uk/claims

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