

GENERAL NOTES

Material facts disclosure

There is an obligation implied in this contract of insurance to advise **us** of any **material fact** which affects the risk. If **you** are in any doubt as to whether a fact is material then it should be disclosed.

Renewals

These terms and conditions include a provision that **your** insurance cover will automatically renew at the end of the insured term unless **you** specifically tell **us** that **you** do not wish for **your** insurance to renew.

By agreeing to these terms and conditions, **you** are also confirming that upon each renewal of **your** policy, unless **you** tell **us** otherwise, **you** want **us** to make the following changes to the terms of **your** insurance:

- (a) Such changes as **we** believe, in good faith:
 - (i) are appropriate for the type of policy **you** hold with **us**; and
 - (ii) will produce an overall benefit for **you**.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which **your** policy provides, and associated changes to the cost of insurance.

- (b) Such other changes which **we** believe, in good faith, **we** have a valid reason to make. Those changes may include:
 - (i) changes made to clarify the terms of the policy;
 - (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
 - (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes **you** may not want **us** to make those changes, and **we** explain below the protections **we** will put in place to ensure that **you** have an opportunity to consider those changes and to refuse them, should **you** wish to do so, before **your** insurance is renewed.

We will always provide **you** with full written details of any changes which **we** intend to make to the terms of **your** insurance cover at least 21 days before **your** policy is due for renewal, which is when those changes would be due to take effect. **We** will not be entitled to make any changes unless **we** provide **you** with those details within that time-frame.

You will then have the right to tell **us**, within 14 days of receiving those written details, that **you** do not wish **your** policy to be changed in the manner notified to **you**. If **you** exercise that right, **we** will give **you** the opportunity to either:

- (a) renew **your** policy without any changes;
- (b) renew **your** policy subject to any alternative changes which **we** may offer to **you**; or

- (c) not renew **your** policy at all.

You can also cancel **your** policy at any time in any case. Full details relating to **your** cancellation rights are set out in the **policy terms**.

INTRODUCTION AND IMPORTANT NOTES

We have pleasure in introducing this policy, with insurance cover from E&L®, for people who keep birds. Much careful research went into producing the policy. **We** hope **you** will be pleased with the level of cover and the service **we** are offering.

The policy details the cover **we** provide. **Please read the policy and your schedule as soon as you receive them**. If **you** do not keep to the conditions, **your** policy could become void or **we** may not be able to accept liability for a claim. If **you** are not entirely happy with the cover provided, return it to us within 14 days without making a claim, **we** will then cancel the policy and refund the whole of **your** premium.

This is a master policy wording showing all Sections of cover available for this type of insurance. Some Sections of cover offered may not apply to **your** insurance. Please check policy **schedule** to see what Sections of cover are applicable to **your** insurance cover. A policy **excess** applies to all Sections of cover unless stated differently in the policy **schedule**.



F.D. Martin
Chief Executive
Signed on behalf of The Equine and Livestock Insurance Company Limited.

IMPORTANT NOTES

The policy is a contract of insurance. This policy may include new benefits, conditions and so on. **We** recommend **you** read this policy carefully, as it may be different from what **you** have seen before.

You will be covered by this policy from the date **you** go on cover with us by phone or the date on which **we** receive and accept **your** fully completed proposal form whichever is soonest.

The proposal form **you** fill in is the basis of this contract. **We** will provide insurance under this policy for those specific sections detailed in the **schedule** or any endorsement.

The policy **schedule** is an important document. It lists the cover **you** have chosen, it is proof of **your** insurance and it may be needed if **you** have a claim. **We** will not be liable for more than the limit of indemnity shown in the relevant part of the **schedule**. The policy depends on warranties, conditions and exclusions.

We as the insurer and **you**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

GEOGRAPHICAL LIMITS

his policy does not cover any damage, loss or liability arising outside the United Kingdom, Channel Islands or Isle of Man.

DEFINITIONS

Bodily injury - Injury which is sustained by **you** during the period of this policy; and is caused by an accident solely and independently of any other cause, except illness directly resulting from, medical or surgical treatment rendered necessary by such injury. This includes death or **permanent total disablement** within 365 days from the date of the accident by which such injury is caused.

Clinical signs - Changes in the bird's normal healthy state, condition, appearance, its bodily functions or behaviour.

Excess - The amount **you** must pay towards each and every claim. Separate **excesses** will be applied to each condition. If claims are made under more than one section of cover, an **excess** will apply to each section of cover under which a claim is made.

Immediate family - Spouse, parents and children (by birth or adoption).

Loss of hearing - Complete and irrecoverable **loss of hearing** in both ears.

Loss of limbs - Physical severance or complete and irrecoverable loss of use of both arms at or above the elbow or both legs at or above the knee.

Loss of sight - Complete and irrecoverable **loss of sight** in both eyes.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review.

Period of insurance - 365 days in the case of yearly policies and 28 days in the case of monthly policies.

Permanent - Lasting 365 days and at the end of that period is beyond hope of improvement. (Total **permanent** disablement shall be construed accordingly).

Policy term - Policy term is as agreed and stipulated in the policy **schedule** and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy **schedule**. This type of policy automatically renews annually.

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

Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Schedule - Document showing the details of the Policyholder and cover provided.

Total disablement - Disablement that entirely prevents **you** from attending to **your** business or occupation (of any and every kind) or **your** usual duties.

We / the Company - The Equine and Livestock Insurance Company Limited.

You / the Policyholder - Person or persons named in the **schedule**.

SECTION 1 - VET'S FEES FOR ACCIDENT / ILLNESS

Cover

We will pay up to the amount shown in the **schedule** for the proper veterinary charges of treatment given by a qualified vet. This must follow an accidental injury or illness, which happened or started during this period of insurance. Cover includes illness or injury in transit or whilst the insured bird is being shown or exhibited.

When a bird's treatment has not finished or it has not returned to full health, unless **we** say otherwise, **we** will need a written note from **you** every 90 days advising us of any costs incurred and the state of the bird's health.

Exclusions

1. Veterinary charges for normal, routine or cosmetic treatment, or any treatment that is given to prevent illness. This includes vaccination, surgical sexing, any treatment to do with breeding, or because the bird has vicious tendencies or behavioural problems.
2. Veterinary charges for house calls unless the vet feels that to move the bird would seriously endanger its health.
3. The cost of putting a bird down, cremation or disposal.
4. The cost of **your** bird's normal diet.
5. Any loss not backed up by a receipt/invoice showing full details of the cost incurred.
6. Illness or disease suffered by birds which are 10 years old and over unless an additional premium is paid and shown on the **schedule**.

SECTION 2 - DEATH FROM ACCIDENT / ILLNESS

Cover

We will pay the market value, the price paid or the amount shown in the **schedule** (whichever is less) if an insured bird dies during the period of insurance or is put down for humane reasons because of an accidental injury or a diagnosed illness that happened or started during this period of insurance. The death must occur during the same period of insurance. **You** must tell us immediately in writing of the accident, illness or disease. Cover includes death in transit or whilst the insured bird is being shown or exhibited.

Exclusions

1. Putting a bird down due to law, regulation, an order of the Privy Council, a government department, a

- public authority or similar, or order related to a 'notifiable' disease.
- Death during or after a surgical operation or a general anaesthetic unless a qualified vet certifies that it was necessary because of accidental injury or illness.
 - Putting a bird down for financial reasons or because of its vicious tendencies or problems with its behaviour.

CONDITIONS WHICH APPLY TO SECTIONS 1 AND 2

- If there is any illness, sickness, disease or accidental injury of any insured bird **you** must immediately get a qualified vet to treat the bird (**You** must pay for this). **You** must allow the vet to take the bird away for treatment if it is best. **You** must provide a report from the attending vet about the condition of the bird (even if it dies). **You** must keep to every reasonable instruction **we** issue.
- If any insured bird dies, **you** must arrange and pay for a qualified vet to certify the cause of death.

SECTION 3 - THEFT

Cover

We will pay the market value, the price paid or the amount shown in the **schedule** for this section (whichever is less) if the insured bird is not found within 28 days of being stolen. It must have disappeared from **your** address or another place as given in the proposal form or approved by any endorsement. **You** must report it to the police as soon as **you** discover that the bird is missing.

We will pay an extra amount as shown in the **schedule** or the sum insured (if less) on each occasion to cover the cost of advertising for stolen birds or paying a reward which leads to getting **your** bird back. (**You** must get our written agreement before offering a reward).

Exclusions

- Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the structure housing the insured bird.

SECTION 4 - AVIARIES AND EQUIPMENT

Cover

We will cover **You** up to the amount shown in the **schedule** for loss or damage to any aviary or equipment used for the housing and keeping of the insured bird that is specified in the **schedule**, as a result of the following perils: -

- Fire, lightning, explosion, earthquake.
- Storm or flood.
- Malicious persons or vandals.
- Theft or attempted theft.

- Falling trees, branches, TV or radio aerials, aerial fittings or masts.
- Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.

Exclusions

- Loss or damage to any wooden structures caused by storm or flood.
- Any loss or damage occurring as a result of subsidence, heave or landslip of the site; or due to coastal, river or watercourse erosion; or due to the normal settlement, shrinkage, bedding down of new structures or the settlement of newly made up ground.
- Loss or damage due to frost.
- Loss or damage caused by water seepage through seams or seals.
- Deliberate loss or damage caused by **you**, or any guest, occupant or user.

SECTION 5 - PERSONAL ACCIDENT

Cover

We will cover **you** whilst handling, showing or exhibiting any insured bird, if **you** have an accidental bodily injury.

The injury must be the only cause of:-

- Death.
- Total **permanent loss of sight**.
- Loss of two or more limbs.
- Total **permanent** deafness in both ears.
- Total **permanent** disablement preventing **you** from following any and every occupation.

Benefits reduced to 25% for people under 16 years of age.

Conditions

- We** will not make a payment for the same accident or the same person under more than one of the benefits listed in the **schedule**. After **we** have agreed to pay one of the **scheduled** benefits **we** will have no further liability for that person under this section.
- Payment for **permanent** disablement as defined in the **schedule** will start after 365 consecutive days of disablement, properly certified by a doctor who **we** accept.

Exclusions

- Bodily injury** that happens whilst under the influence of alcohol or drugs.
- Any act of deliberate self-inflicted injury or suicide.
- Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless **we** have been told about it and have accepted it in writing.
- Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles,

aircraft, watercraft by **you** or anyone acting on **your** behalf.

5. Loss if **you** do not obtain the care of a suitably qualified medical practitioner as soon as possible.

SECTION 6 - PUBLIC LIABILITY (BIRDS OF PREY ONLY)

Cover

We insure **you** up to the amount specified in the **schedule** in respect of:-

- amounts **you** become legally liable to pay and/or
- costs and expenses of defending litigation incurred with our written consent

for claims made against **you** for death or **bodily injury** or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through **your** ownership of the bird specified in the **schedule**.

Conditions

1. **You** must send us every letter, claim, writ, summons, legal process or other document as soon as **you** receive it and without answering it.
2. **You** must not admit, offer, promise, pay or agree to anything without **our** written permission. If anything happens that might lead to a claim, **you** must not tell anyone that **you** have this insurance. **We** may take over any claim in **your** name and for our own benefit. **We** will choose how to conduct any proceedings in the settling of any claim.
3. For any claim or series of claims, **we** may at any time pay **you** the amount of the limit of cover (after taking off any amounts already paid as compensation) or any lower amount that the claims can be settled for. **We** will then give up conducting and controlling the claim. **We** will then have no further liability to the claims except for paying costs and expenses incurred before the date of the payment.

Exclusions

1. **We** will not insure **your** legal liability for claims made against **you** by the following people: a relation; a member of **your** immediate family; employee; employer; guest or any person who has a contract with **you** or a business relationship with **you**; any other person **you** are responsible for; or any person who is responsible for the bird.
2. **We** do not insure liability for **your** property, or property that **you** are responsible for, or that any person in Exclusion 1 is responsible for.
3. **We** do not insure liability that **you** accept by signing a lease, agreement or contract.
4. Where people are jointly liable for any injury, loss, damage or costs, **we** are not liable to pay any amount above **your** fair share of that liability.
5. **We** are not liable to pay compensation or legal costs for a person if these are a result of legal action that this person has started without our written

permission, or the legal costs of representing any person covered by this Section to defend any action which comes under the legal power of any county court.

6. Death or bodily injury, loss or damage to property as a result of the insured bird's interaction with other animals.

SECTION 7 - NON-RETURN (BIRDS OF PREY ONLY)

Cover

We will pay up to the amount specified in the **schedule**, if **you** are flying the insured bird and it does not return.

CONDITIONS OF CLAIMS SETTLEMENT

1. If **we** request it, the vet attending the bird or the usual vet or previous vet must give us any information about the bird, including its full medical history, or its treatment. **You** must pay for any costs involved in the above.
2. To deal with a claim, **we** need the vet to complete a form detailing condition, the treatment and amount charged, **we** also need **you** to fill in the relevant parts of the claim form. **We** cannot accept any liability for a claim if this form has not been returned to us immediately and at most within 21 days of the claim arising.
3. It is **your** responsibility to substantiate the value of **your** bird. **We** also take into account the age, sex, breed. **You** must accept that a bird's value is likely to become less as it gets older.

GENERAL CONDITIONS

1. It is a condition precedent to any liability under this policy that the correct premium has been paid to the Company prior to the start of each period of insurance or within the credit period if one has been allowed to a broker or intermediary.
2. The observance and fulfilment by **you** of the terms, conditions and endorsements of the policy shall be precedent to any liability on our part to make payment under this policy.
3. Any mis-statement or omission or concealment of a **material fact** from the proposal for this insurance or any such mis-statement, omission or concealment at the time of renewal or claim shall render this policy void and no return of premium will be due.
4. How to claim; On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, **You** must give full details as soon as possible to our head office: The Equine and Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS. This can be done in writing, by phone, fax or email. If **you** have not received an acknowledgement from us within 14 days of sending them, **you** must send us the details again by recorded delivery. **You** must co-operate fully and truthfully to give **us** any information **we** may need.

5. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **we** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.
6. If **You** do not agree with us:
 - (a) If any difference shall arise to the amount to be paid under the policy, such difference may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration is in addition to **your** legal rights and not a substitution for them.
 - (b) If the disagreement is because of different opinions of vets, **we** can appoint an independent vet who **you** must also agree to. The fees for this vet will be shared by **you** and **us**. The vet's decision will be binding on both of **us**.
7. Any insured bird must be kept in a secure and protected cage/aviary.
8. **You** must always take reasonable steps to prevent accidents, illness, loss and damage and to minimise any claim under this policy. **You** must have the bird wormed regularly and protect it from infections or contagious disease by keeping it isolated and so on. **You** must also have the bird vaccinated against any disease **your** vet feels is necessary.
9. **You** must notify **us** as soon as possible of any change in circumstances relevant to this policy. Failure to do so may invalidate **your** policy. **We** reserve the right to alter the terms of **your** policy immediately after **we** are notified of such changes.
10. When **we** invite **you** to renew **your** policy **we** may, at our discretion alter premiums, cover, terms and conditions as **we** deem necessary for any reason including such factors as **your** bird's age or medical history.
11. In the event of claims settlement becoming due **we** will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be dispatched by cheque. Settlement will be issued to **you** unless otherwise requested. **You** can request an alternative payee by ticking the relevant box on the claim form **you** fill in and by providing the third party name.
12. If **you** pay **your** premiums by direct debit or credit card and **you** default on any payment, **we** will add an administration charge of £3.99 to **your** next payment.

GENERAL EXCLUSIONS

1. Any claim for housing, bedding and so on needed for the treatment or general well-being of any bird.
2. Any pre-existing condition, occurring prior to the inception of this policy of insurance.
3. Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not), civil war, rebellion, revolution or insurrection, riot, civil

- commotion, loot or pillage in connection with this, strikes or lock outs, military power or coup; nuclear or radioactive escape, accident, explosion, waste or contamination; aircraft or other aerial devices.
4. An illness, disease, lameness or injury happening again that affects the insured bird and which existed before this period of insurance began (whether **you** claimed for it or not) unless **we** have given our written permission to accept liability. Also, if **we** accept a claim, **you** cannot carry it over into the next policy to gain further benefits without our written permission.
 5. Any claim as a result of any sexually transmitted disease or any 'notifiable' disease.
 6. **We** will not cover claims that result from the malicious, willful or criminal behaviour by one of the following people: **you**; any member of **your** family; an employee or **your** employer; a guest or any person who has a contract with **you** or a business relationship with **you**; any other person **You** are responsible for; or any person meant to be responsible for the bird.
 7. Any loss which is the result of **you** breaking the United Kingdom regulations on animal health and importing animals.
 8. **We** will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
 9. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
 10. **We** are not liable to pay any claims (including public liability) caused by a bird straying, escaping, damaging property, attacking the general public or other birds or animals and so on, if the bird has a history of doing this. However, **you** are covered if **you** told us about the bird's history and **we** accepted it in writing.
 11. The policy does not cover using any insured bird in any trade, profession or business, unless notified to **us** at policy inception and **we** have accepted the same.
 12. **We** will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by:
 - a. **You** or someone acting on **Your** behalf; or
 - b. someone caring for or in control of **Your Horse**; or
 - c. one of **Your Family**, relations, agents, employees, licensees, paying guest, someone living with **You** or any other person in a contractual relationship with **You**.
 13. Any claims for illness and/or disease displaying **clinical signs** within 14 days of policy inception.
 14. **We** do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - (a) Influenza or any derivation or variant thereof;

- (b) arising from any fear or threat (whether actual or perceived) of such Influenza;
- (c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.

If **we** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the **policyholder**.

15. Any claims as a result of any notifiable disease.

PREMIUM AND EXCESS REVIEW

1. The premium and excess for this policy is reviewed at least once a year.
2. When reviewing **your** premium and excess **we** will consider any future impact to one or more of the following.
 - (a) Changes due to new information arising from our own experience suggesting that our future claims experience is likely to be better or worse than previously assumed. This information includes changes to the number and types of claims **we** expect to pay or changes to the average expected amount paid per claim.
 - (b) Changes due to new information arising from external sources such as general industry population or reinsurer experience is likely to be better or worse than previously assumed. This includes information on the cost of veterinary treatments (which may vary depending on **your** location) and general information about the breed of **your** bird.
 - (c) Changes to **your** circumstances such as the age of **your** bird or any change to **your** address.
 - (d) Changes due to legislative, tax or regulatory requirements such as:
 - (i) expenses related to providing the insurance
 - (ii) policies lapse rates which means the average time policies are held
 - (iii) interest rates
 - (iv) tax rates
 - (v) the cost of any legal or regulatory requirements
3. As a result of the premium and **excess** review, **your** premium and/or **excess** may go up, stay the same or go down and there is no limit to the amount of any change.
4. If **we** change **your** premium and/or **excess** and **you** do not wish to continue **your** cover, **you** should contact **us** to cancel.

POLICY ALTERATION OR REINSTATEMENT & DUPLICATE DOCUMENTS

If **you** wish to make a change to **your** policy after the first 14 days of policy inception or, if for any reason **we**

reinstate **your** policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

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

CANCELLATION RIGHTS

You can cancel at any time.

If **you** cancel within the first 14 days of policy inception, and no claim has been made, **you** will receive a full refund of any premium paid. If **you** have a monthly policy, cover will be cancelled with effect from the date **your** next policy premium is due.

If **you** have an annual policy and have not made a claim, a return of premium will be issued in accordance with **our** cancellation rates, as follows:

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

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

We may cancel this insurance at any time, in which case, **we** will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting **your** or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to **your** last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should **You** wish to alter **Your** policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If **You** have not received an acknowledgement from us within 14 days of sending details, **You** must post the details by recorded delivery.

If **You** wish to appeal against any decision regarding the administration of **Your** policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If **You** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **You** require any assistance with any aspect of **Your** claim please contact us either by e-mail at claims@eandl.co.uk or by phone on 03300 243 438. If **You** wish to appeal against a decision made regarding **Your** claim (including the assessment or the outcome), please write to the Claims Manager. If **You** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **You** are unhappy with any aspect of our service and wish to make a formal complaint, please put **Your** complaint in writing and address **Your** complaint to the Chief Executive Officer. **We** will issue a response within 8 weeks from the date **We** receive **Your** complaint.

All correspondence should be addressed to The Equine & Livestock Insurance Co Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **You** do not receive satisfaction through our internal complaints handling procedure, **You** may refer **Your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the Chief Executive Officer's response.

CONTACT INFORMATION

Please note that **our** preferred method of contacting **You** is by email (upon receipt of a valid email address). **We** feel that contact by email is the quickest method of communication and using email rather than the post is kinder to the environment.

Quotations/Sales: t: 03300 243 254, f: 03300 242 971, e: quotes@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: t: 03300 243 438, f: 03300 242 971, e: claims@eandl.co.uk

Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

Existing Customers: t: 03300 243 360, f: 03300 242 971, e: policyadmin@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4pm

Affiliates/Brokers: t: 03300 243 229, f: 03300 242 971, e: broker@eandl.co.uk

Opening Hours: Mon to Fri 8.30am-5.00pm

The Equine & Livestock Insurance Co Limited
Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
Telephone: 03300 243 360 Fax: 03300 242 971
email: info@eandl.co.uk
<http://www.eandl.co.uk>