

GENERAL NOTES

Disclosing material facts

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

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.

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 insurance policy from E&L, for people who own photographic equipment. Much careful research went into devising the policy. **We** hope **you** will be pleased with the level of cover and service **we** are offering.

What you should do

The policy details the cover **we** provide. Please read the policy as soon as **you** receive it. If **you** do not keep to the terms and 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 it, please return it to **us** within 14 days without making a claim. **We** will then cancel the policy and return the whole of **your** premium.

The policy may include new benefits, terms and conditions. If **you** filled in an out-of-date proposal form or this is a renewal, **we** recommend **you** read this policy carefully as it may differ from what **you** have seen before. It is up to **you** to make sure that the entire policy and schedule meets **your** needs. **You** must tell **us** immediately if this is not the case.

Particular points about the cover

The policy is a contract of insurance. **We** will only insure **you** when **we** accept a satisfactory proposal form and issue a schedule, and when **you** have paid **us** the correct premium before the start date of the **period of insurance** or within 28 days if **we** allow a credit period to an intermediary. If **we** are told about any claims under the policy in any period of insurance, **we** will not have to return any part of the premium for that period.

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

The policy schedule is important. 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 cover shown in the relevant part of the schedule. The policy depends on warranties, conditions and exclusions. If **you** ask, **we** may agree to change any part of the policy.

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

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 **your** 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.



Francis Martin
Chief Executive Officer
Signed on behalf of The Equine & Livestock Insurance Company Limited.

GEOGRAPHICAL LIMITS

The insurance provided by this policy is limited to the UK, EU and 30 days worldwide in any **period of insurance** (providing prior notice of travel is given to the company) unless the policy extension for unlimited worldwide travel is applicable and shown on the schedule.

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. Includes death or disablement within 365 days from the date of the accident by which such injury is caused.

Excess - the amount **you** must pay towards each and every claim. 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.

Loss - all loss through whatever cause, such as theft, fire, accidental damage, or accidental loss.

Loss of auditive power - complete and irrecoverable loss of hearing in both ears.

Loss of limbs - physical severance or complete irrecoverable loss of use of one or both hands at or above the elbow or of one or both feet at or above the knee.

Loss of sight - complete and irrecoverable loss of sight in one or 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 - for yearly policies, a period of 365 days from the start of the policy or the last renewal; for monthly policies, 28 days, unless agreed otherwise.

Permanent - lasting 365 days and at the expiry of that period is beyond hope of improvement (**total disablement** shall be construed accordingly).

Photographic equipment - unspecified items with a value of less than £150 and items or collections valued over £150 as shown on the specified insured items list,

this can include cameras, videos, editing equipment, film-processing etc.

Private premises - property used for residential purposes where no part is open to the public.

Risk address - the address given by **you** as the premises at which the items will normally be kept.

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

Unattended - left without an adult in charge who is responsible for the item's safekeeping.

Unoccupied/untenanted - when no adult is in authorised residence of the premises or any period longer than 21 days.

We - The Equine and Livestock Insurance Company Limited.

You - the person or persons named in the schedule.

SECURITY REQUIREMENTS AND PROMISES

In taking out the policy, **you** make the following warranties (promises). **We** are not liable if **you** do not keep to them.

- All insured items are kept inside the **risk address** at all times unless **you** have opted for 'All Risk' cover and this is noted on the schedule and the additional premium has been paid.
- Premises housing insured items must meet the following requirements.
 - a lock approved to British Standard 3621 or a mortice deadlock, of at least five levers must be fitted to all entrance doors;
 - key-operated security devices must be fitted to all opening windows, openings, skylights and the like on all floors including basements;
 - when **your** household has retired for the night (or in any event between 9pm and 8am) all external doors and windows must be secured as above, except occupied bedrooms on the first floors or above which may have one window locked ajar for ventilation. Any alarm system must be fully operational and 'set';
 - be constructed of brick, stone, slate or tile.
- Premises with alarms must have a system that is maintained in good order and subject to a maintenance contract with the installing company, who must be a member of the National Supervisory Council for Intruder Alarms.
- When in a vehicle any insured items must be placed out of sight in a locked boot or concealed under a parcel shelf. For estate cars containing insured items, a factory-fitted cover must be in place and in use, which completely obscures the items from view. If not available, the insured equipment must be out of sight.
- Vehicles and premises when left **unattended** must have all points of access including doors, windows and windscreens left closed and properly fastened; and they must be securely locked with keys removed

and security devices (where installed) operational.

6. Vans and minibuses containing items must have their windows obscured.
7. Storage compartments in vehicles must not be accessible from the driver's area; or opened by electrical or mechanical devices within the passenger section; or accessible by removal of a panel, shelf or partition.
8. Insured property of £10,000 or greater must be protected by an alarm of proprietary manufacture, correctly fitted and in working order protecting all doors, windows and openings through which access can be gained. The alarm must use a 999 or central station ability. If the sum insured is £15,000 or more, then in addition to the above, alarm space protectors must be in force covering all items insured, with smoke/heat detectors throughout.
9. The vehicle must be taxed, insured and hold a current MOT (if required).
10. When insured equipment is in premises open to the public and is not being used or attended, it must be locked in a separate and secure area not accessible by anyone except **you**, and be secured by a five-lever lock to British Standard 3621. Any security systems must be put into full effective operation.

SECTION 1 – INSURED PERILS

Cover

Your equipment will be protected within the geographical limits stated against:

- accidental loss;
- damage;
- theft;

including attended in transit risk.

SECTION 2 – ALL RISKS

Cover

We will cover any item detailed as 'All Risk' up to the amount specified in the schedule for any **loss**, theft, destruction or damage occurring anywhere in the UK. Cover includes 30 days worldwide cover.

SECTION 3 – HIRE OF REPLACEMENT EQUIPMENT

Cover

We will cover **you** for expenses necessarily incurred in the hiring of replacement equipment as a result of an insured peril as detailed in section 1, up to a maximum of 5% of the total sum insured (subject to a maximum hiring cost of £2500) or as stated in the schedule. **Our** prior written agreement must be obtained before **you** incur any hiring costs. The first £35 of the expenses is excluded.

SECTION 4 – NEW FOR OLD

Cover

Following the total **loss** of an insured item(s) due to an insured peril as detailed in section 1, occurring within 1 year of new (yearly policies) or 2 years of new (monthly policies), replacement will be based upon the sum insured or new market value if less.

SECTION 5 – UNATTENDED VEHICLE COVER

Cover

Your insured items are covered if they are left in an **unattended** vehicle, provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

SECTION 6 – UNLIMITED WORLDWIDE COVER

Cover

Your insured items are covered for unlimited worldwide use (in addition to the standard 30 days worldwide cover provided by the policy, up to 90 days per occasion), provided the optional extension is shown on the schedule as being applicable to an 'All Risk' policy and the additional premium has been paid to the company.

Exclusions

1. Any **loss** if travelling for more than 90 days per occasion.

SECTION 7 – PUBLIC LIABILITY

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** use of insured items specified in the schedule.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree to pay any claim or negotiate with any other persons following an incident.
2. **You** must inform **us** immediately of any impending prosecution inquest or fatal inquiry or civil proceedings. **You** must send **us** every piece of correspondence and document **you** receive without replying to it.
3.
 - (a) **You** must allow **us** to take over and conduct in **your** name the defence or settlement of any claim for **our** own benefit;

- (b) **You** must allow **us** to take proceedings in **your** name, at **our** own expense and for **our** own benefit, to recover compensation or secure an indemnity from any third party; shall give all information and assistance **we** require.
- 4.
- (a) For any claim or series of claims **we** may at any time pay **you** the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
- (b) **We** will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment; up to the limit of the indemnity specified in the schedule.

Exclusions

This policy shall not apply to liability in respect of:-

1. Death or **bodily injury** to **you**, any person handling the insured items with **your** permission or consent, any members of **your** household, any member of **your** immediate family, **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, guest, employer or any person with whom **you** have a contractual or business relationship.
2. **Loss** or damage to any property owned, held in trust, in the charge of or under the control of **you**, any person handling the insured items with **your** permission or consent, any members of **your** household, any member of **your** immediate family, **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, guest, employer or any person with whom **you** have a contractual or business relationship.
3. Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, **loss** or damage to property caused by such pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time.
4. Any event which results from **your** deliberate act or omission and which could reasonably have been expected by **you** having regards to the nature and circumstances of such act or omission.
5. Death or bodily injury, **loss** or damage to property as a result of any person handling the insured items without **your** permission or consent.
6. Liability created by an agreement which would not have existed in the absence of that agreement.
7. Death of bodily injury, **loss** or damage to property as a result of animals in **your** possession, ownership, custody or control.
8. Death or bodily injury, **loss** or damage to property as a result of **your** ownership, use or occupation of land or buildings.

SECTION 8 - PERSONAL ACCIDENT

We pay up to the amount specified in the schedule if the first-named proposer sustains **bodily injury** (defined below) from using the insured articles and this leads to

his/her:

- death;
- total and irrecoverable **loss** of auditive power; total and irrecoverable **loss** of sight;
- total and irrecoverable **loss** of limbs;
- **permanent total disablement** entirely preventing any and every occupation.

Compensation is not payable under more than one of the benefits of this section for the consequences of one accident.

Conditions

1. **We** must be immediately notified in the event of **your** accident or death resulting or alleged to result from an accident.

Exclusions

1. Death or **bodily injury** resulting from the suicide or intentional self-injury or from deliberate exposure to danger (except in an attempt to save human life) or from **your** own criminal act, or sustained while **you** are in a state of insanity, or under the influence of drugs or alcohol.
2. Any person over the age of 70 or under 18.
3. Any pre-existing medical condition.
4. Any consequences of pregnancy of childbirth.
5. Losses except those caused in connection with an insured **loss** under any other section of this policy.

EXCLUSIONS APPLYING TO SECTIONS 1 TO 8

We are not liable for:

1. Any item, or set of items (e.g. cd collection), if it is not specified in the schedule.
2. Theft from any vehicle or premises unless forcible and violent entry or exit was used causing substantial damage at the point of entry.
3. Theft from any vehicle or premises unless the security requirements detailed in this policy wording are adhered to.
4. **Loss** or damage arising from:
 - (a) wear and tear, gradual deterioration, moths, vermin any process of cleaning, repairing, alterations, dyeing or restoring any article, atmospheric or climatic conditions, chemical action or reaction, scratching or denting, bright or intense light (whether natural or artificial) or in relationship to the sensitivity of camera tubes, light meters or any light sensitive apparatus;
 - (b) unguarded fires/heaters, irons and the like, or where such things are close to combustible items whether insured by the policy or not.
5. **Loss** or damage:
 - (a) arising solely from electrical or mechanical breakdown;
 - (b) from anywhere except a defined place or during

- specified time span no greater than 24 hours.
6. Any **loss** of or damage to property left **unattended** in the open or in a public place, such as train or bus station, streets, car parks or communal areas.
 7. Anything when a building housing the insured items is **untenanted** or **unoccupied** for more than 21 days continuously.
 8. Equipment hired by someone else from **you**.
 9. A motor vehicle UNLESS the **photographic equipment** is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.
 10. A convertible "soft-top" vehicle UNLESS the **photographic equipment** is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
 11. Films, batteries, fuses, computer software, bulbs, strings, reeds, valves, leads, memory cards or other consumable items.
 12. **Loss** of revenue howsoever caused.
 13. Theft, attempted theft, **loss** of or damage to any insured equipment whilst in a taxi, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
 14. Any theft, attempted theft or **loss** not reported immediately to the Police and a crime reference number obtained.

GENERAL CONDITIONS, INCLUDING HOW TO CLAIM

1. How to claim: On discovering any **loss** giving rise or likely to give rise to a claim under the policy, **you** must immediately notify us and give full details to **our** head office: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. This can be done in writing, by phone, fax or e-mail. If **you** have not received an acknowledgement from **us** within 14 days after **you** sent it, **you** must send **us** the details again, by recorded delivery.
2. **You** must tell the police immediately if any insured item is lost or stolen or damaged as a result of attempted theft or vandalism, and do everything **you** reasonably can to get it back. **You** must co-operate fully and truthfully and give **us** immediately any information that **we** may need.
3. When **we** are told of a potential claim, **we** will need **you** to fill in the relevant claim form. **We** cannot accept liability for a claim if the form has not been returned to **us** immediately, and at most within 21 days.
4. **We** are only liable if **we** have received the correct premium before the start of each **period of insurance** or within the credit period if **we** have allowed one to an agent.
5. **You** must observe and fulfil all the terms, conditions and endorsements of the policy otherwise **we** will not be liable under the policy.

6. **You** must not misstate or omit or conceal a **material fact** from the proposal for this insurance or when renewing or claiming against it. Otherwise the policy is void and **we** will not return the premium.
7. **You** must take all reasonable precautions to prevent **loss**, theft or damage to the insured items. **You** must abide by the law and maintain the structure/fabric of any building in which **you** keep the insured item(s) in a good state of repair; and **you** must ensure the building can sustain satisfactorily the extremes of weather. **You** must have the insured items professionally packed while in unaccompanied transit, and adequately protected against damage when in accompanied transit.
8. If any insured item consists of articles in a pair or set, the policy will not pay more than the value of any particular parts that are lost, destroyed or damaged. **We** do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
9. **We** may reinstate, repair, or replace the property, as the case may be, instead of paying the amount of the **loss**. On payment of any claim for **loss** under the policy, **we** own the property for which the payment is made.
10. **We** settle claims based on the actual value of the insured items at the time of the **loss**, subject to the limits of cover under the policy and market value. Residual/salvage value, wear, tear and depreciation will be deducted, unless section 4 applies.
11. All losses must be backed up by receipts, estimates and reports for the insured property and for any costs incurred and such other evidence as **we** may reasonably require to prove the claim.
12. This insurance will stop covering any item as soon as **you** sell it or part with any interest in it, whether temporarily or permanently.
13. In the event of property specified in **your** schedule being of greater value at the time of **loss** than the sum insured, **you** will be considered as being **your** insurer for the difference and **you** will be **your** fair share of the **loss** accordingly.
14. 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.
15. If any dispute arises as to the amount to be paid under the policy, it 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 adds to **your** legal rights and does not replace them.
16. **You** must notify **us** immediately of any change of address at which the insured property is normally kept and must provide details of security precautions at the new address. 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.
17. If **you** pay **your** premiums by direct debit or credit

card and **you** default on a payment, **we** will add a charge of £3.99 to **your** next payment.

18. 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** item's age.
19. 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 despatched 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.

GENERAL EXCLUSIONS

1. **Loss**, damage, death or bodily injury resulting from the insured engaging in or taking part in naval, military or air force service or operations, or undertaking hazardous pursuits, unless **we** are informed beforehand, **we** agree to it in writing, **we** receive the appropriate premium, and **we** impose any additional terms and conditions **we** regard as necessary. ('Hazardous pursuits' means stunt work, flying, parachuting, climbing, underwater activities, racing rallies and the like.)
2. **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 or **your** behalf; or
 - (b) someone responsible for or in control of the insured items; or
 - (c) one of **your** family, relations, agents, employees, licensees, paying guests, someone living with **you** or other person in contractual relationship with **you**.
3. **Loss** by delay, confiscation or detention by customs, or other officials or authorities.
4. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
5. Any **loss**, destruction, damage or liability associated with or caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military coup, civil commotion, strike, lock-out or terrorism.
6. **Loss**, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
7. **We** will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
8. Any liability that arises only because of an agreement or contract.
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** 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.

11. 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.
 - (c) Changes to **your** circumstances such as 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 ALTERATIONS OR REINSTATEMENT AND 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 and Livestock Insurance Company Limited, 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

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