

## 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 introducing this policy, with insurance cover from E&L®, for people who own bicycles. 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 **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**.



F.D. Martin  
Chief Executive Officer  
Signed on behalf of The Equine & 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 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 (promises), conditions and exclusions, as detailed in this policy wording and **your schedule**.

**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.

This policy provides cover for the insured named on the **schedule** between the age of 14 and 75 unless **we** have agreed otherwise and accepted the same in writing.

## GEOGRAPHICAL LIMITS

The insurance provided by this policy is limited to United Kingdom residents domiciled in the United Kingdom or British Forces Posted Overseas, as long as they have serving in Europe and can provide a BFPO mailing address. This policy does not cover any damage, loss or liability arising outside the United Kingdom, Channel Islands or Isle of Man, except as shown in Section 5.

## DEFINITIONS

**Accessories** - Equipment added to the **bicycle** in addition to manufacturer's original specifications as specified in the **schedule**.

**Approved lock** - Lock approved by **us**, tested by 'Sold Secure'.

**Bicycle** - Any cycle as detailed in the **schedule**, including tricycles and tandems that are powered by human pedaling.

**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.

**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.

**Home** - The private house, self-contained flat or bungalow, including any garage or outbuilding at the address shown in the **schedule** as being **your permanent residence** and the address at which the **bicycle** is normally kept. This includes any term time residence in the case of full time students that has been agreed by the company in writing. Cover also includes any temporary residence such as holiday cottage, guesthouse, hotel or the like for a maximum period of 30 days at any one time.

**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 one or both hands at or above the wrist or of one or both feet at or above the ankle.

**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

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

**Policy term**- 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.

**Unattended** - Left without an adult in charge who is responsible for its safekeeping.

**Unoccupied** - Any period exceeding 30 consecutive days when the **permanent** residence at which the **bicycle** is normally kept is not being used for occupation by an insured person.

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

**You / Your / the Policyholder** - the person (s) named in the **schedule**.

## SECURITY REQUIREMENTS

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

### Accidental Damage

1. Insured items in transit must be carefully protected to prevent damage.

### Requirements at Your Home All Equipment

1. Premises housing insured items must meet the following requirements.
  - (a) A lock approved to British Standard 3621 or a mortice deadlock, of at least five levers must be fitted to all entrance doors;
  - (b) Key-operated security devices must be fitted to all opening windows, openings, skylights and the like on all floors including basements;
  - (c) When **your** household has retired for the night (or in any event between 9pm and 6am) the **bicycle** must be kept inside **Your home** and 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'.
  - (d) Be constructed of brick, stone, slate or tile.
2. If the **bicycle** is stored in a garage, communal hallway or a communal outbuilding at the address shown in the **schedule**, **You** must comply with the following security requirements:
  - (i) all external doors must be secured by a minimum of a 5 lever mortice deadlock to BS3621 standard or a 5 lever padlock, or
  - (ii) the **bicycle** must be secured through the frame by an **approved lock** to an immovable object within the building.

## Requirements when the Bicycle is away from your Home

1. Whilst in transit or when left in an **unattended** vehicle the cycle must be:
  - (i) completely out of sight in an enclosed boot; or
  - (ii) attached through the frame by an **approved lock** to a purpose built rack fully fitted to the vehicle.
2. Vehicles housing **bicycles** between 9pm and 6am must be securely locked and protected by a Thatcham approved security device which has been put into effective operation.
3. Vehicles and premises when left **unattended** must have all points of access including doors, windows, windscreens and sunroofs left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
4. The vehicle must be taxed, insured and hold a current MOT (if required).
5. Theft from the vehicle must have been shown to have been via forcible and violent entry or exit causing substantial damage at the point of entry.
6. All **accessories** must be removed or locked or securely attached to the **bicycle** when left **unattended**.
7. **Bicycles** in premises or areas open to the public or at private premises between 6am and 9pm and not being used or supervised must be left where any potential theft can easily be seen and locked to an immovable object by an **approved lock** or kept in a separate and secure area not accessible by anyone other than the insured, and secured by a five lever lock to British standard BS3621.

## SECTION 1 - FIRE, THEFT, ACCIDENTAL LOSS OR ACCIDENTAL DAMAGE TO BICYCLE

### Cover

**We** will cover loss of the insured **bicycle** and any **accessories** that are specified in the **schedule**, due to the following main perils: -

- Theft
- Accidental damage
- Accidental loss
- Fire

## SECTION 2 - NEW FOR OLD

### Cover

If the **bicycle** is totally destroyed or stolen replacement will be based on the sum insured value or new market value if less as detailed in the policy **schedule**.

### Exclusions

1. This cover does not extend to include the replacement of **bicycle accessories**.

## SECTION 3 - REPLACEMENT HIRE

### Cover

If **your bicycle** is made unusable for more than 24 hours whilst **you** are on a cycling holiday by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, **we** will pay an additional sum as specified in the **schedule**. Payment will be in respect of the reasonable costs incurred in obtaining a comparable **bicycle** in order for **you** to have or complete **your** holiday, whilst the **bicycle** is being restored or replaced.

## SECTION 4 - EMERGENCY RECOVERY

### Cover

If **you** are more than five miles from **home** and unable to complete a planned journey due to loss or damage caused by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, **we** will pay an additional sum as specified in the **schedule**. Payment will be in respect of the reasonable costs incurred in transporting **you** and the insured **bicycle** to:-

- **Your home** if it is closer than the following; The nearest railway station, or
- The nearest cycle repair shop, or The nearest car rental agency, or
- The nearest overnight accommodation.

### Exclusions

1. Damage to tyres by punctures, cuts or bursts if they can be repaired by the use of an emergency repair kit.

## SECTION 5 - WORLDWIDE USE

### Cover

This insurance is operable up to 45 days (monthly policy) / 31 days (yearly policy) per occasion, up to a maximum total in a year of 180 days whilst **you** are using the insured **bicycle** outside the United Kingdom (including sea crossings).

## SECTION 6 - PERSONAL ACCIDENT

### Cover

**We** will cover **You** up to the amount shown in the **schedule** if whilst riding or pushing the insured **bicycle**, **You** sustain an accidental **bodily injury** that results in any one of the following conditions within 365 days of injury: -

- Death
- Total **permanent** disablement
- Loss of one or more limbs
- Loss of sight
- Loss of hearing

Benefits reduced to 25% for riders under 16 years old.

### Exclusions

1. **Bodily injury** that happens whilst under the influence

- of alcohol or drugs. Any act of deliberate self-inflicted injury or suicide, or deliberate exposure to danger (except in an attempt to save human life).
2. Any loss as a result of pregnancy, child birth, physical defect, infirmity, insanity or medical condition, unless **we** have been told about it and have accepted it in writing.
  3. Any loss not arising directly from **you** pushing or riding the insured **bicycle**.
  4. Directly or indirectly arising from stress, trauma or psychiatric illness.

### EXCLUSIONS APPLYING TO SECTIONS 1 TO 6

1. Loss or damage to tyres howsoever caused, unless the **bicycle** is damaged at the same time.
2. Deliberate loss or damage caused by **you**, or any user.
3. Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the **home** or forcible and violent removal of the security devices required as detailed in this policy wording.
4. Loss or damage due to theft or attempted theft if **you** do not adhere to the specified security requirements.
5. Theft from premises open to the public if not in use and not secured to an immovable object as detailed in the Security Requirements specified in the policy wording.
6. Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, scuffing or denting, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operating process.
7. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
8. Loss or damage to the **bicycle** while it is being used for racing, competitions and the like unless such usage has previously been agreed and accepted by **us** in writing.
9. Theft from vehicles where the total value of all bicycles and **accessories** in the vehicle, insured or not, exceeds £2500 unless the vehicle was stolen at the same time and was locked and fitted with an approved security device which was activated.
10. Any insured **bicycle** left **unattended** for more than 12 hours away from **home**.
11. Theft, attempted theft, loss of or damage to any insured cycle whilst in a taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile **homes** or vehicles converted for this purpose.
12. A convertible "soft-top" vehicle UNLESS the insured cycle 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.
13. Any theft, attempted theft or loss not reported immediately to the Police and a crime reference

number obtained.

## SECTION 7 – PUBLIC LIABILITY

### Cover

**We** will cover **you** against all sums which **you** become legally liable to pay as damages in respect of one occurrence or series of occurrences consequent on one original cause up to the amount specified in the **schedule** following;

- Bodily injury;
- Loss of or damage to property;

happening in connection with **you** riding or pushing the insured **bicycle**.

**We** will also cover any legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the Company. In the event of the death of **the policyholder we** will treat their legal, personal representatives as the insured in respect of any liability previously incurred by the policyholder.

### Conditions

1. **You** must send 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 liability, offer, promise, pay or agree to anything without **our** written permission. **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 indemnity (after taking off any amounts already paid as compensation) or any lower amount which the claims can be settled for. **We** will have no further liability to the claims except for paying costs and expenses incurred before the date of the payment.

### Exclusions

1. Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.
2. Loss or damage to property belonging to or in the custody or control of **the policyholder** or a member of their family or household.
3. Any liability arising due to animals or pets.
4. Human Immunodeficiency Virus (HIV) and / or any related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutant derivative or variations however caused.
5. Injury or damage arising out of the profession, trade or business of any of the insured.
6. Injury or damage arising out of the ownership, possession or use by or on behalf of **the policyholder** of any mechanically propelled vehicle.
7. Claims arising out of liability assumed in any contract or agreement.
8. Liability where **you** are entitled to indemnity from another source.

9. Any claim not arising directly from **you** pushing or riding the insured **bicycle**.

### CONDITIONS OF CLAIMS SETTLEMENT

1. **We** will indemnify **you** under each policy section that is shown on **your schedule**, up to but not exceeding the amount shown. **We** may choose whether to replace, repair or pay for any loss.
2. Settlement will be based upon the sum insured or market value whichever is the lower, less a deduction for depreciation or wear and tear. Unless New-For-Old cover applies as detailed under Section 2 of this policy wording.
3. The age of any article is judged to be at the time of loss.
4. **You** must accept that **we** may appoint a loss adjuster to investigate any claim on **our** behalf.
5. **You** must retain any damaged property for inspection unless **we** have advised otherwise.
6. In the event of theft, attempted theft, vandalism or malicious acts **you** must notify the police immediately.
7. The remains of an approved lock, purchase receipt for the lock or the lock's key must be provided in the event of theft.
8. The age of any **bicycle** shall be determined by the age of the frame.

### 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 **policy term** or within the credit period if one has been allowed to an agent.
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. **You** must take all reasonable steps to prevent loss, damage or accidents; maintain any property covered under this policy in a sound and roadworthy condition and make all reasonable efforts to reduce the effects of any damage. **You** must take all reasonable care to comply with all statutory obligations and regulations imposed by any authority.
5. Upon the discovery of any loss, destruction or damage giving rise or likely to give rise to a claim under this policy **You** must immediately notify and give full details to: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS. If **you** have not received an acknowledgement from **us** within 14 days after **you** send it, **you** must send **us** the details again, by recorded delivery. **You** must co-operate fully and truthfully and give **us** any information **we** may need.

6. 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.
7. There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: **You** or someone acting on **your** behalf; someone caring for or in control of the insured property; or one of **your** relations, agents, employees, licensees, paying guests or someone living with **you**.
8. **You** must notify **us** as soon as possible of any change in circumstances relevant to this policy e.g. change of address, change of **bicycle / accessories** etc. Failure to do so may invalidate **your** policy. **We** reserve the right to alter the terms of **your** policy immediately **we** are notified of such changes.
9. All losses must be backed up by receipts for the insured property or for any costs incurred. The receipts must show the date, price paid, details of the item and name and address of the seller. **You** must provide valuations, reports, evidence, information etc. at **your** own expense if **we** request them.
10. This insurance will stop covering any item as soon as **you** sell it or part with any interest in it, whether temporarily or **permanently**.
11. 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.
12. If **you** pay **your** premiums by direct debit or credit card and **you** default on any payment, **we** will add a charge of £3.99 to **your** next payment.
13. 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.
14. 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. Any **bicycle** used for professional or trade purposes, except commuting.
2. Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.
3. Use of insured property for anything other than for social, domestic or pleasure purposes.
4. 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, looting in connection with any of these, strikes or lock-outs, military power or coup.
5. Any legal liability or consequence associated with or caused by: nuclear or radioactive escape, accident, explosion, waste or contamination.
  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. Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
  9. Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
  10. Loss or damage occurring while anyone other than **the policyholder** is using the insured **bicycle**.
  11. Loss or damage caused by confiscation or detention by HM Customs or other officials or authorities.
  12. 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.
  13. **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.
  14. 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 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](mailto: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](mailto: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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the 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](mailto:quotes@eandl.co.uk)

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

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Opening Hours: Mon to Fri 8.30am-5.00pm

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