

# HORSE INSURANCE



## Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited  
(registered in England and Wales no: 294940)

Product: Veteran

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

### What is this type of insurance?

The policy provides vet's fees and death cover for up to 365 days after the onset of the external accident visible injury.



#### What is insured?

- ✓ Death or slaughter of your horse.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership or use of your horse.
- ✓ Loss by theft or straying if not found within 28 days of being lost or stolen.
- ✓ Death of you or any rider sustained whilst in the care, custody or control of the horse.
- ✓ Dental treatment following an accident that happened whilst in the care, custody or control of the horse.
- ✓ The cost of alternative stabling if the stables owned by you are totally destroyed or damaged by fire.
- ✓ Vet's fees - treatment following an external accidental visible injury.
- ✓ Stolen or accidentally damaged saddlery and tack.
- ✓ Hire of a horse if yours strays or is stolen.



#### What is not insured?

- ✗ Euthanasia without our permission unless a vet confirms it was on immediate humane grounds.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your horse with your permission or consent.
- ✗ Theft or straying as a result of something a relation, immediate family member, agent, employee, licensee, paying guest or other person on a contractual relationship with you does or fails to do.
- ✗ Any personal accident or dental claim arising as a result of a pre-existing condition.
- ✗ Costs arising from or death occurring 365 days after an injury first displayed clinical signs.
- ✗ Costs arising from or death following any injury which existed before the insurance began or reviews.
- ✗ Costs arising from or death following any injury which displayed clinical signs within 14 days of the start of your policy.
- ✗ Any condition excluded from cover.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Any claim for lost or stolen saddlery and tack or destroyed stables where 5 or more horses or ponies are regularly kept, unless you have paid an additional premium.
- ✗ Any claim for lost or stolen saddlery and tack from a building that is not totally enclosed or secure and that is not a permanent substantial structure or brick, stone or timber and not kept secured by patent 5-lever mortice deadlocks or windows not secured by patent window locks. The theft must have involved violent and forcible entry to the building.

- ✗ Any condition which is a vice of the horse or a behavioural problem.
- ✗ Policy excess.



#### **Are there any restrictions on cover?**

- ! Losses which are not expressly covered by the terms and conditions.
- ! Horses used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful or criminal act.



#### **Where am I covered?**

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



#### **What are my obligations?**

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



#### **When and how do I pay?**

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



#### **When does the cover start and end?**

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



#### **How do I cancel the contract?**

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.