

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.

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.

Farmkey

The Equine insurance underwriters and intermediaries share information with each other to prevent fraudulent claims and for underwriting purposes via Farmkey. A list of participants is available on request. In dealing with **your** application **we** may search the Farmkey Register. In the event of a claim, **we** may send the information **you** supply and other information about the claim to Farmkey participants.

INTRODUCTION AND YOUR PROMISE TO US

We have pleasure in introducing this insurance policy from E&L[®], for people who ride but do not own **horses** or ponies. **We** hope **you** will be pleased with the level of cover and the service **we** are offering.

The policy provides cover for the person named on the policy schedule between the age of 5 and 65 years.

What you should do

The policy sets out the cover **we** provide. Please read the policy as soon as **you** receive it. 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 policy, please return it to **us** within 14 days without making a claim. **We** will then cancel the policy and refund the whole of the premium.

It may include new benefits, terms and **conditions**. If **you** have filled in an out-of-date proposal form or this is a renewal, **we** recommend **you** read the 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 the schedule meet **your** needs. **You** must tell **us** immediately if this is not the case.

Particular points about the cover

This policy is a contract of insurance, not a continuous **permanent** health policy.

We 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 agent. If **we** are told about any claim under the policy in any period of insurance, **we** will not have to return any 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) for events that occur anywhere in the United Kingdom, Channel Islands or Isle of Man during the period of insurance.

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. If **you** ask, **we** may agree to change any part of the policy.

The policy depends on the warranties (promises), **conditions** and exclusions stated in it, and any optional extensions paid for. **Your** agent will not be or become our agent for giving notice about claims or any other

matter.

Your promise

You promise that no **horse** will be used for any purpose not mentioned under the type of use shown below without our written permission. A breach of this warranty will cancel all cover from the start of the policy period in which the breach first arose.

Type of Use

Hacking, gymkhanas, showing, driving, Pony Club & Riding Club events, breeding, showjumping, dressage, heavy **horses**, foals over 30 days, hunting, hunter trials, novice one-day and three-day events, polo, endurance and long distance riding, cross country, **horse** ball, polo crosse, vaulting and le trec.

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 and Livestock Insurance Company Limited.

DEFINITIONS

Condition - all clinical signs of **injury** or illness resulting in the same diagnosis regardless of the number of incidents or the areas of the body affected.

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.

Horse - means **horse** or pony.

Illness - physical disease, sickness, infection or failure which is not caused by **injury**.

Immediate family - **Your** spouse or person living with **you**, children and parents.

Injury - external, visible, physical damage or trauma caused by an accident.

Junior - means a rider between the ages of 5 and 17 years.

Loss of one or more limbs - means having both arms physically cut off (includes complete and irrecoverable loss of Use) of same above the elbow or having both legs physically cut off (includes complete and irrecoverable loss of Use) of same above the knees.

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 a yearly policy, 'period of insurance' means a period of at least 365 days from the start of the policy or the last renewal. For a monthly policy, it means 28 days, unless agreed otherwise.

Permanent - Lasting 365 days and at the end of that period there is no hope of improvement (Total **permanent** 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.

Tack - saddles, bridles, harness and other riding **tack** normally attached to the **horse** for riding, driving, leading or lunging or while the **horse** is at grass.

Total permanent loss of sight - means in both eyes.

Treatment - any consultation, examination, advice, tests, x-rays, medication, surgery, nursing care provided by a veterinary practice or qualified practitioner recommended by **your** vet.

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

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

SECTION 1 - PUBLIC LIABILITY

Cover

We insure **you** for any accident or series of accidents arising out of one event against amounts that **you** become legally liable to pay for claims made by third parties against **you** arising from bodily **injury** or disease (fatal or non-fatal) to people (here called 'bodily **injury**') or damage to property caused by an accident arising in connection with:

- riding (including getting on and off), lunging or leading any **horse**;
- driving (including getting in and out of) any **horse**-drawn vehicle;
- riding as a passenger (including getting in and out of) any **horse**-drawn vehicle; occurring during the period stated in the schedule anywhere in or between the territorial limits stated in the schedule.

We also pay the costs and expenses incurred with our written consent in defending any such claim. However, if a payment above the amount of the cover available under this section has to be made to settle a claim, our liability for such costs and expenses will be in proportion to the ratio of the amount of cover available under this

section for that claim to the amount paid to settle that claim.

Exclusions

1. Bodily **injury** or damage to property which is in any way connected to:
 - (a) **Your** profession, occupation or business;
 - (b) liability to any person who is entitled as an insured to the benefits of the insurance;
 - (c) liability which has been assumed under a contract that would not otherwise have been attached;
2. Bodily **injury** to any person who, at the time of sustaining it, is engaged in **your** service.
3. Damage to property belonging to or in the care, custody or control of **you** or a person in **your** service.
4. Damage to fences and growing crops while a **horse** is being ridden or driven.
5. Any loss, **injury** or damage arising out of riding school activities except by **you** as a pupil.
6. Any member of **your** immediate family.

SECTION 2 - DENTAL COVER

Cover

We pay **you** up to the amount shown in the schedule for dental **treatment** following an accident that happened while **you** were:

- in the care, custody or control of any **horse**; or
- driving (including getting in or out of) a vehicle that is owned and insured under **your** policy by that person and pulled by any **horse** covered by this policy;
- riding as a passenger in a vehicle (including getting in or out) that is owned and insured under **your** policy and pulled by any **horse** covered by this policy.

SECTION 3 - DEATH OF RIDER

Cover

We cover **you** up to the amount shown in the schedule or proposal form (whichever is the greater) if **you** have an accidental bodily **injury** during the **period of insurance** while:

- riding (including getting on and off), lunging or in control of any **horse**; driving (including getting in and out of) any **horse**-drawn vehicle;
- riding as a passenger (including getting in and out of) any **horse**-drawn vehicle.
- The **injury** must be the only cause of death, as referred to in the schedule, within 365 days of the bodily **injury**.

Exclusions

1. Bodily **injury** that happens:

- (a) while under the influence of alcohol or drugs; or
- (b) by any act of deliberate self-inflicted **injury** or suicide by **you**.

2. Any result of pregnancy, childbirth, physical defect, infirmity or medical **condition**, unless **we** have been told about this and accepted it in writing.

SECTION 4 - PERSONAL ACCIDENT

Cover

We cover **you** up to the amount shown in the schedule or the proposal form (whichever is the greater) if **you** have an accidental bodily **injury** during the **period of insurance** while:

- riding (including getting on and off), lunging or in control of any **horse**;
- driving (including getting in and out of) any **horse**-drawn vehicle;
- riding as a passenger (including getting in and out of) any **horse**-drawn vehicle.

The **injury** must be the only cause of disablement, as referred to in the schedule, within 365 days of the bodily **injury**.

Exclusions

1. Bodily **injury** that happens:

- (a) while under the influence of alcohol or drugs; or
- (b) by any act of deliberate self-inflicted **injury** or suicide by **you**.

2. Any result of pregnancy, childbirth, physical defect, infirmity or medical **condition**, unless **we** have been told about this and accepted it in writing.

SECTION 5 - SADDLERY AND TACK

Cover

We pay up to the amount shown in the schedule if **tack** that belongs to **you** or **your immediate family** is lost, stolen or damaged by any accident that is insured. **We** will base the amount on the original cost price less depreciation, or the market value, whichever is less. Loss must occur during the period of insurance.

We will choose whether to pay **you** or to repair or replace the **tack**.

Exclusions

1. Clothing and personal belongings, including **horse** rugs of any description.
2. Harnesses used at any time with any **horse**-drawn vehicle not insured by **us**.
3. Wear and tear, cleaning, repairing or restoring any article, the action of light or atmospheric **conditions**, vermin, moths or any other gradually-operating cause.
4. Theft from a building:
 - (a) that is not totally enclosed and secure; or

- (b) that is not a **permanent** substantial structure of brick, stone or timber; and
 - (c) with doors that are not kept secured by a patent 5-lever mortice deadlock or windows not secured by patent window locks. The theft must have involved violent and forcible entry to the building.
5. Anything over the single item limit, and/or amount for any one event as given in the schedule.
 6. Theft from an unattended vehicle or horsebox.

SECTION 6 - PERMANENT TOTAL DISABLEMENT

Cover

We will cover **you** up to the amount shown in the schedule or proposal form (whichever is the greater) if **you** have an accidental bodily **injury** during the **period of insurance** while:

- riding (including getting on and off), lunging or in control of any **horse**;
- driving (including getting in and out of) any **horse-drawn** vehicle;
- riding as a passenger (including getting in and out of) any **horse-drawn** vehicle.

The **injury** must be the only cause of **permanent** total disablement, as referred to in the schedule, which entirely prevents the rider from following any and every paid occupation which, but for the **injury**, the rider would have been capable of following. **Permanent** total disablement must be confirmed within 365 days of the bodily **injury**. Payment begins after 365 consecutive days of disablement properly certified by a doctor and acceptable to **us**.

Exclusions

1. Bodily **injury** that happens:
 - (a) while under the influence of alcohol or drugs; or
 - (b) by any act of deliberate self-inflicted **injury** or suicide by **you**.
2. Any result of pregnancy, childbirth, physical defect, infirmity or medical **condition**, unless **we** have been told about this and accepted it in writing.
3. No settlement can be provided if a claim has been made under the Death of Rider section.

SECTION 7 - SCHOOL FEES

Cover

We pay private tuition fees up to the sum insured as stated in the schedule for a child of 5-17 years if, solely as a result of a riding accident, he or she is unable to attend his/her full-time educational establishment. Our prior written consent must be obtained before any private tuition fees are incurred.

Exclusion

1. The first 28 days of being unable to attend the educational establishment.

SECTION 8 - VET'S FEES

Cover

We will pay up to the amount shown in the schedule or on the proposal form (whichever is the greater) for the proper veterinary charges for emergency **treatment** given by a qualified vet. This must follow an accidental **injury** while **you** were riding and during this period of insurance. **You** must tell **us** in writing of any accident immediately and before this policy period ends.

Each claim must be backed up by a detailed account from the attending vet and a report giving full medical history of the **horse**.

Exclusions

1. Veterinary fees for:
 - (a) any surgical operation or general anaesthetic, unless a qualified vet certifies that it was necessary because of accidental **injury** and **we** agreed and gave a reference number.
 - (b) any vet's fees except the initial emergency **treatment** to the **horse** on the same date as the **injury** is sustained.

SECTION 9 - CUSTODIAL LIABILITY

Cover

We insure **you** for the market value of the **horse**, up to the amount specified in the schedule, if **you** become legally liable to pay compensation for claims made against **you** as a result of the destruction of a **horse** on humane grounds immediately following an accidental **injury** while **you** are riding it.

Exclusions

1. Liability to a relation, agent, employee, employer, licensee, guest or any person in a contractual or business relationship with **you**.
2. Liability arising directly or indirectly, through or in connection with, the carrying on of any trade, business or profession.
3. Cost of euthanasia or disposal.

OPTIONAL EXTENSION TO THE POLICY

If **we** agree and **you** pay the relevant extra premiums, **we** may add to the policy the following extension. Our liability under any extension starts 28 days after the date it is added to the policy. It does not apply to any incident before that date.

Extension 1

General Exclusion 2 is removed. The policy then provides cover for the transport costs of taking the **horse you** were riding for referral **treatment** covered under section 8. The maximum amount **we** will pay under this extension is £250 in any policy period. The cost to **you** of this extension is £20.

This extension only applies when **we** have received the relevant extra premiums and endorsed the policy. Normal **excess** applies to this section.

CONDITIONS THAT APPLY TO SECTIONS 1 AND 9

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, and promise to 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 settlement 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 then give up the conduct and control of the claims except for paying costs and expenses incurred before the date of the payment.

CONDITIONS THAT APPLY TO SECTIONS 3, 4 AND 6

1. **We** will not make a payment for the same accident 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 to that person under this section.
2. 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.
3. **We** will not pay benefits for death if, at the time of death, **you** were covered by any other policy for death for at least the same sum insured.

GENERAL CONDITIONS, INCLUDING HOW TO CLAIM

1. When a vet first visits, or if anything happens which may give rise to a claim under this policy, **you** must give full details as soon as possible 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 email. If **you** have not received an acknowledgment from **us** within 14 days after **you** send it, **you** must send **us** the details again, by recorded delivery. **You** must tell the police immediately if any property is lost or stolen 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** need.
2. 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.
3. **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 the **horse**; or
 - (c) one of **your** relations, agents, employees, licensees, paying guests, someone living with **you**, or other person in contractual relationship with **you**.
4.
 - (a) 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.
 - (b) If the dispute arises because vets disagree, **we** may choose to sort it out by jointly appointing an independent vet (whose fees will be shared equally by **you** and **us**). **You** must co-operate in making this appointment.
 5. Any claim caused by a vice of the **horse** will not be covered (including public liability) if the animal has a history of this vice, for example biting, rearing, bolting, shying, kicking, escaping, unless **we** have been informed about the history and have accepted it in writing.
 6. This policy does not cover any trade, profession or business Use of any animals or items unless **we** agree in writing.
 7. Only one animal may be led or controlled at any one time. This policy does not cover any losses relating to a person in control or attempted control of more than one animal at any one time. This includes public liability claims. Any **tack** used in controlling the **horse** must be properly fixed, applied and manufactured and in a sound state of repair. Make sure all leather work, nylon webbing and so on is not rotten, frayed or in poor order.
 8. For all losses under saddlery and **tack**, **we** will require proof of ownership and value, for example, receipts and cheque stubs, showing the date, price paid and the name and address of the seller.
 9. **You** must at all times take reasonable precautions to prevent accidents, illness, loss and damage.
 10. 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.
 11. **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.
 12. **You** must observe and fulfil all the terms, **conditions** and endorsements of the policy otherwise **we** will not be liable under the policy.
 13. **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.
 14. **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.

15. 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 horse's** age or medical history.
16. 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

This policy does not cover the following:

1. Any claim for **treatment** given for purely cosmetic reasons or any claim as a result of any scar or blemish, nor losses in connection with **treatment** by someone who is not a qualified vet.
2. Any claim for board, livery or transport costs of a **horse** whatever the reason for them.
3. Any **condition** which is a vice of the **horse** or a behaviour problem, whether showing itself in illness or accident.
4. 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.
5. Any legal liability or consequence associated with or caused by:
 - (a) war, invasion, act of foreign enemy or hostilities (whether war is declared or not);
 - (b) civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs;
 - (c) military power or coup;
 - (d) nuclear or radioactive escape, accident, explosion, waste or contamination;
 - (e) aircraft or other aerial devices.
6. Loss or damage (for **tack** or theft claim) that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
7. Any claims arising as a result of **your**, or the insured **horse's**, participation in a prohibited and/or illegal activity.
8. **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.
9. Any claims as a result of any notifiable disease.

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**.

10. **We** will not pay for any losses which are not expressly covered by the terms and **conditions** of this policy.

SETTING CLAIMS

1. For **us** to agree any claim, the vet attending the **horse** or the usual vet or the previous vet must give **us** a full medical history of the **horse**, including records, x-rays and so on. **You** must pay for any cost involved.
2. When **we** are told of a potential claim, **we** will need **you** to fill in the relevant claim forms. **We** cannot accept any liability for a claim if these forms have not been returned to **us** immediately, and at most within 21 days.

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 & 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

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>