

RIDER INSURANCE



Insurance Product Information Document

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

Product: Rider

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 cover for the emergency veterinary treatment of a horse ridden by you following its sustaining an external visible accidental injury.



What is insured?

- ✓ Your legal liability to others for compensation and costs arising out of your riding any horse.
- ✓ Dental treatment following an accidental bodily injury to your mouth and/or teeth as a result of your riding a horse.
- ✓ Death of a rider whilst riding a horse.
- ✓ Loss of hearing, sight or limbs as a result of a bodily injury sustained whilst riding a horse.
- ✓ Stolen or accidentally damaged saddlery and tack.
- ✓ Permanent total disablement a result of a bodily injury sustained whilst riding a horse.
- ✓ Tutoring fees for a child aged 5-17 years if, as a result of a riding accident, they are unable to attend their full-time educational establishment.
- ✓ Emergency vet's fees incurred following an external visible accidental injury only.
- ✓ Your legal liability to others for compensation and costs arising out of the destruction of any horse on humane grounds following an accidental injury whilst being ridden by you.



What is not insured?

- ✗ Death or bodily injury, loss or damage to property owned by you or the owner of the horse.
- ✗ Any claims where the security has not been complied with.
- ✗ The first 28 days of a child being unable to attend their full-time educational establishment.
- ✗ Vet's fees except the initial emergency treatment to the horse on the same date as the injury is sustained.
- ✗ 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.