

TRAILER INSURANCE



Insurance Product Information Document

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

Product: Trailer Hire

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 theft of your trailer or horse drawn vehicle or its loss or damage by fire.



What is insured?

- ✓ Theft or loss / damage by fire.
- ✓ OPTIONAL - replacement of your trailer or horse drawn vehicle when it has been stolen or totally destroyed with a new one of the same make and model.
- ✓ Hire of a trailer if yours becomes unusable for more than 24 hours.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your trailer or horse drawn vehicle.



What is not insured?

- ✗ Any claim where the security has not been complied with.
- ✗ Death or bodily injury, loss or damage to property in respect of the insured horse-drawn vehicle if the horse drawing the vehicle is not insured with us for public liability.
- ✗ Death or bodily injury, loss or damage occurring while the trailer is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions.
- ! Use of your trailer or horse drawn vehicle for anything except social, domestic or pleasure purposes.
- ! 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.