

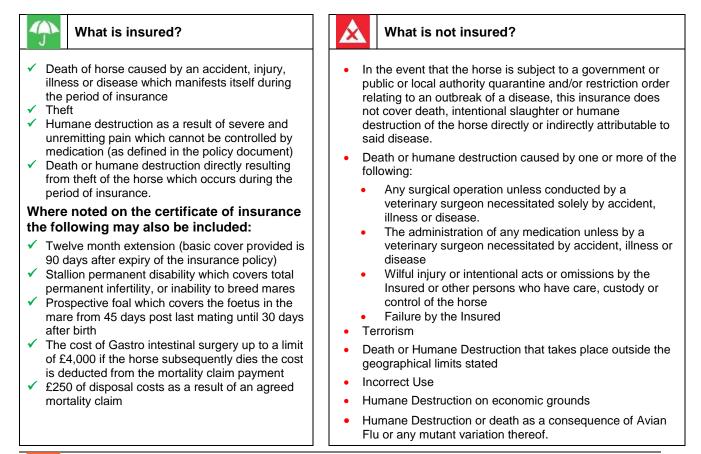
Bloodstock Insurance Insurance Product Information Document

This insurance is provided by Markel International Insurance Company Ltd which is registered in the UK. Markel International Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 202570.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

This is an equine insurance policy. Cover will only be provided for horses which you declare to and are accepted in writing by us.





Are there any restrictions on cover?

Endorsements may apply to your policy. These will be shown in your policy documents.

- All treatments must be carried out or recommended by a qualified veterinary surgeon
- Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.
 - there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.



Where am I covered?

✓ Great Britain, Ireland, Northern Ireland, the Channel Islands, the Isle of Man and the rest of the European Union other than EU Accession Countries 2004 onwards.

What are my obligations?

- When arranging your policy or when making changes to your policy you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you
 have provided to us, whether happening before or during the period of insurance.
- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible by telephone, e-mail, the KBIS Claims app or fax. You may obtain a claim form by calling 01635 247474 or emailing ask@kbis.co.uk.
- You must provide any documentation we ask for within a reasonable timescale
- You must ensure that the horse's health is maintained and take reasonable steps to prevent illness, injury or death. The horse must be regularly wormed or assessed for worm infestation by egg-count or saliva test, and treated in the event of a positive test result in accordance with veterinary guidelines. The horse must be vaccinated against tetanus and influenza.
- You must pay for a veterinary surgeon to treat the horse in the event of illness or physical disability or in event of death pay for a post mortem. At the same time you must inform the Underwriters without delay.
- You are required to complete and send a claim form to the Underwriters within 60 days of death, humane destruction or theft.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

When and how do I pay?

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

When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy certificate.



How do I cancel the contract?

You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been insured.