

## Horse Rider Insurance – Key Features

### Key Features – Horse Rider

Horse Rider Insurance is a package providing all the covers outlined below when the insured person has a horse temporarily in their care, while taking part in equestrian activities. This insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL). This is a summary of the insurance policy and does not form part of the contract between you and NFU MUTUAL. Full terms and conditions can be found in your policy booklet, a copy of which is available on request, and the details of your policy cover will be shown on your schedule but may be amended by specific policy endorsements. You should make sure that your policy remains up to date to match your insurance needs.  
Policy Version HM902POL-1117

**Custodial liability:** Limit £4,000 for horses aged from 1 to 15 years, £500 for horses aged from 16 to 30 years

- If the horse dies or is put to sleep following an accident;
- Stolen or mysteriously disappears;
- additional insurance:
  - rescue costs up to £750;
  - advertising and reward costs up to £750;
  - collection charges up to £250;

**Vet's fees following accidental injury:** Limit £2,000 per incident

- attendance and treatment of your horse by a vet;
- complementary treatment and remedial farriery recommended by a vet and agreed by us. Limit – 20% of Vet's fees limit;
- hospitalisation expenses. Limit – 50% of the cost;
- transportation costs. Limit – 10% of Vet's fees limit;
- alternative husbandry. Limit – 10% of Vet's fees limit.

**Personal liability:** Limit – £2,500,000

- legal liability for death, injury or illness to another person or accidental damage to another person's property associated with a horse not owned by you.

**Tack:** Limit £1,000

- loss or damage to tack in the care of, but not owned by you or an insured person.

**Personal accident while taking part in equestrian activities:** Limit £20,000, except death if aged 5 to 15 inclusive, where the limit is £5,000

- death, loss of limbs, sight, speech or hearing, or permanent total disablement which prevents an insured person from doing their job;
- dental treatment: Limit £1,500;
- missed education (for riders up to 18 years old): Limit £1,500.
- temporary total disablement:
  - 5 to 15 year old      Limit £20 per week, up to 52 weeks;
  - 16 to 75 year old      Limit £50 per week (£100 after 26 weeks), up to 52 weeks;
- hospital benefit:
  - 5 to 15 year old      Limit £15 per 24 hours, up to £1,000;
  - 16 to 75 year old      Limit £30 per 24 hours, up to £1,500.

### Key Features – Exclusions and Limitations – Horse Rider

Please note that this is not a full list and you should refer to the policy booklet for further details.

**Applicable to all covers**

- claims involving a horse owned by you or the person(s) insured, or on loan to you or them for a period of more than four consecutive weeks in any one period of cover;
- claims involving any horse aged under 1 year or over 30 years;
- any accident which happened before the start of cover;
- ice tolt, promotional, film or stunt work, horse boarding or horse surfing or racing (except pony racing or point to pointing), unless otherwise stated;
- if anything happens that might result in a claim, you must tell us as soon as possible and no later than six months after the loss occurs.

**Custodial liability**

- which can be met under a more specific insurance policy;
- any loss unless due to an accidental, external, visible, injury involving a skin wound or fracture and excludes tendon or ligament strains or sprains;
- euthanasia that was not required on immediate humane grounds within the British Equine Veterinary Association (BEVA) guidelines or without our written consent;
- death or euthanasia more than 104 weeks after the incident occurred or illness first appeared.

#### Vet's fees

- which can be met under a more specific insurance policy;
- any loss unless due to an accidental, external, visible, injury involving a skin wound or fracture and excludes tendon or ligament strains or sprains;
- the amount of the excess applicable to this cover for each claim;
- costs incurred more than 52 weeks after the accident occurred.

#### Personal liability

- the amount of the excess applicable to this cover for each property damage claim;
- any profession, trade or business;
- racing under the rules of a governing body as a professional.

#### Tack

- loss or damage which can be met under a more specific insurance policy;
- the amount of the excess applicable to this cover for each claim;
- theft from a building unless there has been forcible and violent entry;
- theft from a caravan, unattended motor vehicle or unattended horse trailer, unless all items are concealed from view, all windows are closed, all access points are locked and there has been forcible and violent entry;
- when used for business purposes.

#### Personal accident

- people aged under 5 and over 75 years;
- the first 7 days of temporary total disablement;
- missed education incurred during the first 7 days following the accident;
- any physical condition which existed prior to the accident;
- any profession, trade or business;
- racing under the rules of a governing body as a profession;

## Other matters -

### Can I change my mind?

If you do not want to accept your new cover, you may cancel the cover by writing to us or calling us within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

### How can I make a claim?

If anything happens that means you need to make a claim please contact the office of Islands Insurance that issued your policy or your usual insurance broker/advisor.

Islands Insurance – you will find the contact details of the local office on page 1 of your policy.

### Who do I call if I need to claim for legal expenses or want specialist legal advice?

To report a potential claim under your legal expenses cover, please call our Legal Expenses service on 0117 934 0158.

Do not commit to anything until you have called this number. The claims handling is provided by DAS Legal Expenses Insurance Company Limited on our behalf.

### What do I do if I want to complain?

We strive to provide our customers with the highest level of service. If you are in any way dissatisfied with our service please contact us.

For further information about our complaints procedures, please refer to your policy booklet. NFU Mutual and Islands Insurance are covered by the Channel Islands Financial Ombudsman Service. In the unlikely event that you remain dissatisfied the Channel Islands Financial Ombudsman may be prepared to review your complaint. You can find out more at

[www.ci-fo.org](http://www.ci-fo.org) or by calling (Jersey) 01534 748610 or (Guernsey) 01481 722218.