

Agency No. Policy No.

Application for Horse Insurance

Important Information

Please take a few minutes to read this **Important Information** and the **Data Protection Notice** on the last page before you complete this application form.

- It is essential that you disclose accurately all facts which could influence acceptance of this application or the terms to be applied. Under the conditions of your policy you must tell us about any insurance related incidents whether or not they give rise to a claim. If you are in any doubt whether a fact is material you should disclose it. **FAILURE TO DO SO MAY INVALIDATE THE POLICY.** You are not required to disclose convictions regarded as "spent" by virtue of the Rehabilitation of Offenders Act 1974.
- In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. We may check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud we will record this. We may also search these agencies and databases to:
 - help make decisions about the provision and administration of insurance and credit and related services for you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
 - check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.
- The information you provide in connection with a claim may be passed to other insurers, and their agents, to prevent fraudulent claims via the Claims and Underwriting Exchange Register, operated by Insurance Database Services Ltd and/or the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. We may search the databases we have described when you apply for insurance, in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. We can supply, on request, further information about the databases we access and supply to.
- You are advised to keep a record of all information supplied to NFU Mutual for the purpose of this insurance. A copy of the completed application form sent to NFU Mutual will be supplied on request.
- You consent to accept NFU Mutual's standard form of policy. A specimen copy of the policy is available on request.
- The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.
- We will not cover any claim which results from illness or disease which first appears during the first 14 days after cover has been issued, unless your schedule states otherwise.

All questions must be answered fully. Please use BLOCK LETTERS and tick boxes where appropriate.

Before Completing This Form, please tell us where you heard about NFU Mutual (please select one option)?

- | | |
|---------------------------------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> By recommendation | <input type="checkbox"/> I'm an existing customer |
| <input type="checkbox"/> You phoned or wrote to me | <input type="checkbox"/> TV advertising |
| <input type="checkbox"/> At a show or event | <input type="checkbox"/> National press advertising |
| <input type="checkbox"/> Internet advertising / search engine | <input type="checkbox"/> Local press advertising |
| <input type="checkbox"/> Through membership of an organisation (please specify) | <input type="checkbox"/> Other |

You, the Applicant

Name (in full)

Mr/Mrs/Ms/Miss

Postal address (in full) Postcode Telephone no. E-mail address

Do you keep any horses for business purposes eg stud work, loan or hire, or for racing under National Hunt or Jockey Club rules, or any other professional racing?

Yes No

If "yes", please give details of your business in relation to horses

Cover Required

From Until
 Loss of Animal
(compulsory cover)

 Personal Liability*

 Personal Accident*

 Loss of Use

 Tack, Saddles and
Horse-drawn vehicles*

 Horse Trailers*

 Veterinary Surgeons' Fees

*This cover is not available in connection with business use.

Horses aged 12 - availability of loss of use cover is restricted.

Horses aged 13 and above - loss of use cover is not available.

Horses used for racing, except Arab racehorses - loss of use and veterinary surgeons' fees cover is not available.

Thoroughbred broodmares and stallions used for racehorse production and future Thoroughbred racehorses - veterinary surgeons' fees cover is not available, unless in private ownership.

To extend cover for the loss of a foal or castration an additional proposal form must be completed.

For horses currently insured, loss of use and/or veterinary surgeons' fees can only be added from renewal date of the policy and not during a period of insurance.

www.nfumutual.co.uk

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).

Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

Authorised and regulated by the Financial Services Authority.

A member of the Association of British Insurers.

For security and training purposes, telephone calls may be recorded and monitored.



NFU Mutual

Animals to be Insured –

Please enclose a copy of formal identification for each animal (if available) eg vaccination or freezebrand certificate, passport identification or “5-stage” veterinary report.

If the animal to be insured is aged 16 years or over, the sum insured is a fixed amount and cover is restricted to accidental, external injury. It is a condition that all animals are vaccinated against tetanus.

	Horse 1	Horse 2	Horse 3	Horse 4
Name				
Height (if not fully grown state “to make...”)				
Colour and markings (including freezebrand)				
Breed/Type				
Sex (State ‘S’ for stallion, ‘M’ for mare, ‘G’ for gelding, ‘C’ for colt or ‘F’ for filly)				
Passport number				
Date of birth				
Date of purchase				
Price paid	£	£	£	£
Sum insured (see ‘Health Requirements’ on page 5)	£	£	£	£
If the sum insured is to be more than a) £10,000 or b) the price paid, enclose justification, eg a recent purchase receipt, an independent written valuation, details of competition success, breaking/training etc.				
Has the animal been insured previously?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If ‘yes’ state which company				
Tick cover in force with previous insurer	Loss of animal <input type="checkbox"/> Loss of use <input type="checkbox"/> Vet’s fees <input type="checkbox"/>	Loss of animal <input type="checkbox"/> Loss of use <input type="checkbox"/> Vet’s fees <input type="checkbox"/>	Loss of animal <input type="checkbox"/> Loss of use <input type="checkbox"/> Vet’s fees <input type="checkbox"/>	Loss of animal <input type="checkbox"/> Loss of use <input type="checkbox"/> Vet’s fees <input type="checkbox"/>
Date of expiry of previous insurance				

Insured activities - at grass, hacking, breeding mares, breeding stallions¹, dressage, driving, endurance, gymkhana, pony club activities, riding club activities, UK Chasers, UK Riders, le trec, showing, showjumping, hunting, hunter trials, cross country, novice and intermediate eventing, jump cross, polocross, horseball, heavy working, harness racing (pacing or trotting), Arab flat racing, working livery, riding school, pony trekking, Western riding, voltige/vaulting.

¹ If loss of use cover is required for stallions at stud, please discuss your requirements with your NFU Mutual representative.

State main activity(ies)

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1 Additional activities Tick if applicable and indicate the animal concerned

Advanced eventing	<input type="checkbox"/>	Breeding animals used for racehorse production	<input type="checkbox"/>
Point-to-pointing	<input type="checkbox"/>	Young animals which will be used for racing in the future	<input type="checkbox"/>
Team chasing	<input type="checkbox"/>	Flat racing	<input type="checkbox"/>
Hunter chasing	<input type="checkbox"/>	Polo	<input type="checkbox"/>
Hurdling	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>
Steeplechasing	<input type="checkbox"/>		

- 2 Has any animal to be insured been vetted in the past 12 months?
See also 'Health Requirements' on page 5. Yes No

If 'yes', the veterinary report must be enclosed

- 3 To the best of your knowledge, does any animal to be insured have **any** congenital abnormality or signs of an abnormality (including scars, lumps or swellings), or has it **ever** sustained an injury or been affected with an illness, disease or behavioural abnormality or received treatment (other than routine inoculations, teeth rasping and worming) from a veterinary surgeon or any other person? Yes No

If 'yes' to question 3 above please state

Date	Name of animal	Nature of problem	Treatment and time to recover	Current state of health

- 4 Does any other person have any legal or financial interest in the animal(s) to be insured? Yes No

If 'yes' please state the name and address of the interested party, the nature of their interest, and the animal(s) concerned.

- 5 What is the name and address of your usual veterinary surgeon?

Can we contact them directly for further information? Yes No

Tack, Saddles and Horse-drawn vehicles

Complete only if cover is required

Note: Personal clothing and accessories are not insurable under this policy.

- 1 Property to be insured

Saddles/horse-drawn vehicles - include colour, make, type and serial no. (if known)

	Sum insured (full cost of replacement)	Tick box if items are security marked with "Datatag"
i) <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
ii) <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
iii) <input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

Tack (see definition below)

£

Continue on page 5 if necessary

Total £

Tack means bridles, harness, lead reins, halters, head collars, numnahs, rugs, blankets and other horse clothing, grooming kits, first aid kits and clippers, all belonging to the Insured or any member of the Insured's family normally living with the Insured, **excluding** saddles, horse-drawn vehicles, all personal clothing and accessories and property more specifically described in any other item.

- 2 Give the name and address of where the above items are kept and details of security arrangements, eg construction of the building, locks, window bars, alarms, security cameras.

- 3 Have there been any losses from these premises? Yes No

If 'yes' please give full details

- 4 Approximately how many other saddles are usually kept in the same building as those to be insured?

Personal Liability

Complete only if cover is required

Personal Liability cover applies to the animal(s) insured with **any** rider/handler given permission by you.

The standard indemnity limit is £2,500,000, this can be increased for an additional premium.

Please tick to indicate limit required. (The limit requested will apply to all animals insured for this cover).

£2,500,000

£5,000,000

£7,500,000

£10,000,000

Cover also applies to you, the applicant, riding/handling horses not owned by you. Please name below any other member of your household for whom you would like this cover to apply. NB This cover is only available for you and members of your household.

Name of additional people to be insured to ride/handle horses not owned by you

Date of birth

1	2	3
<input type="text"/>	<input type="text"/>	<input type="text"/>
___/___/___	___/___/___	___/___/___

Personal Accident

Complete only if cover is required, cover is only available for you and members of your household.

1 Name of ALL person(s) requiring cover (If further people require cover, use Additional Information on page 5)

2 Date of birth

3 Benefit for death or permanent disablement (must be the same for all persons)

4 Is cover required for Temporary Total Disablement and Hospital Benefits?

5 Is cover required for School Fees? (Recipients must be 18 or under and in full-time education)

6 Does any person requiring cover
a) suffer from any infirmity or physical defect?

b) suffered from any injury or illness during the past 5 years which resulted in at least 7 days incapacity and/or is related to a current condition?

1	2	3
<input type="text"/>	<input type="text"/>	<input type="text"/>
___/___/___	___/___/___	___/___/___
£5,000 <input type="checkbox"/>	£5,000 <input type="checkbox"/>	£5,000 <input type="checkbox"/>
£10,000 <input type="checkbox"/>	£10,000 <input type="checkbox"/>	£10,000 <input type="checkbox"/>
£20,000 <input type="checkbox"/>	£20,000 <input type="checkbox"/>	£20,000 <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If 'yes' to question 6 above, give full details including dates, period of disablement and exact nature of condition

<input type="text"/>
<input type="text"/>

Horse Trailers

Complete only if cover is required

Property to be insured

Identification number

Make & model

Year of manufacture

Estimate of present value

Tick box if security marked with "Datatag"

<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	£ <input type="text"/>	<input type="checkbox"/>

Note that in the event of a claim, the most we will pay will be the trailer's market value at the time of the loss or damage.

Insurance & Loss History

Complete in all cases

1 Have you or, to your knowledge, any other person to whom cover is to apply

a) ever been convicted of, or charged with (but not yet tried), or received a police caution for, a criminal offence other than a motoring offence?

Yes No

b) ever been declared bankrupt or been the subject of bankruptcy proceedings, court judgements or made arrangements with creditors?

Yes No

c) ever been refused insurance or had special terms imposed?

Yes No

Insurance & Loss History continued

If 'yes', to any part of question 1 above, give full details

2 During the past 3 years have you or, to your knowledge, any other person to whom cover is to apply

- a) lost any horse or pony, or permanently lost the use of any horse or pony for its intended purpose due to injury, illness, disease or theft? Yes No
- b) incurred veterinary surgeons' fees in connection with any horse or pony other than routine inoculations, teeth rasping and worming? Yes No
- c) incurred liability to any third party as a result of an incident involving a horse, pony, horse-drawn vehicle or trailer? Yes No
- d) sustained any loss of, or damage to, tack, harness, horse-drawn vehicles or trailers? Yes No

If 'yes' to any part of question 2 above, give the following details in respect of each loss.

Date	Name of animal [if 'yes' to parts a), b) or c)]	Circumstances	Cost and name of insurer (if any)

Health Requirements

For animals to be insured for more than £5,000, the minimal requirements for formal evidence of health are detailed below. NFU Mutual reserve the right to request veterinary details for animals insured for less than the limits stated below if it is felt necessary on underwriting grounds.

Loss of Animal cover only

Sum insured more than £10,000

"5-stage" report (see note 1)

Veterinary fees cover (no loss of use cover)

Sum insured £5,001 – £10,000

Stages 1 and 2 of the "5-stage" report (see note 1) unless the animal has previously been insured for the same cover and cover is continuous

Sum insured more than £10,000

"5-stage" report (see note 1)

Loss of Use cover (with or without veterinary fees cover)

Sum insured £5,001 – £10,000

"5-stage" report (see note 1)

Sum insured more than £10,000

"5-stage" report (see note 1) plus X-rays of forefeet and hocks (see note 2)

Notes:

- 1) A "Certificate of Veterinary Examination of a Horse on Behalf of a Prospective Purchaser" if the horse or pony has been purchased recently or the equivalent examination specifically for insurance if it has been owned for some time, carried out no more than 30 days ago.
- 2) X-rays of the forefeet, suitable for examination for evidence of sesamoiditis, sidebone, ringbone, navicular disease and pedal osteitis. X-rays of the hocks, suitable to assess, among other things, any evidence of spavin. These must be taken no more than 6 months ago.

Additional Information

Data Protection Notice

The National Farmers Union Mutual Insurance Society Limited is the data controller and we will process personal information we obtain from you and third parties in accordance with the Data Protection Act 1998. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this **Data Protection Notice** and the **Important Information** on page 1. We may check and / or pass some or all of the personal information we obtain in connection with your insurance or claim to other insurance companies in order to administer the policy for underwriting and for claims handling purposes, to our appointed service providers and reinsurers, to regulatory or other organisations so that we can comply with our obligations and to databases and fraud prevention or credit reference agencies. We may use your information to carry out research. It may be necessary to transfer your information to other companies outside the European Economic Area for any of the above purposes and / or for systems administration. We will take steps to ensure your privacy rights are protected. We may search the agencies and databases we have described to:

- help make decisions about the provision and administration of insurance and credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
- check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
- in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We can supply, on request, further information about the databases and agencies we have described.

You should show this **Data Protection Notice** and the **Important Information** to anyone whose personal information you have submitted to us.

You have a right to ask us for a copy of the personal information we hold about you if you apply to us in writing.

Direct Marketing

We may use your details to send you information by electronic or other means, about general insurance, life, pensions and investment products, risk management services and to tell you about other services available from us. We may pass your details to other members of the NFU Mutual group of companies who may use your details to send you marketing material about the products and services we have described.

Direct Marketing – Your Right

You have the right to ask us not to use your personal information for direct marketing purposes. If you do not wish to receive marketing material from us, or members of the NFU Mutual group of companies, please contact the NFU Mutual (Secretarial Department) at the address above.

Declaration

By signing this declaration, and returning the form to us, you (and the other people you have identified) consent to the personal information you have submitted to us being used for the purposes we have described.

I/We the undersigned, declare that to the best of my/our knowledge and belief the information given in this application and declaration, which I/we have read over and checked, is true and complete. I/We agree that this application and declaration shall be the basis of the insurance and I/we are willing to accept the terms and conditions of NFU Mutual's policy, and I/we undertake to pay the premium when called upon to do so.

Signature of Applicant

Agent

Date

Agency

Please ensure you have enclosed any necessary veterinary reports and formal identification if available.

Please ensure you have read the Important Information at the beginning of this form.

If you wish to pay by instalments please ask for details. For details of your local Agent contact 0845 7045031

Our Commitment to Mutuality

We are fully committed to the concept of mutuality believing that this is the best way of providing sustainable value for money to our customers.

As a mutual we have no shareholders and do not therefore pay dividends. As a result we have one of the lowest expense ratios in the insurance industry. We are committed to ensuring that the combined benefits of our mutuality and a low expense ratio are passed on to our General Insurance customers via keen prices, wide cover and good service and our Financial Services customers through low charges, quality investment returns and personalised service.

In order that current and future generations of customers continue to enjoy the benefits of mutuality all new policies issued by NFU Mutual contain a windfall assignment clause. Effectively this means that in the unlikely event of de-mutualisation any windfall payment arising from the policy you are taking out would be paid to NFU Mutual Charitable Trust rather than the policyholder.

In consideration of NFU Mutual accepting my application:-

- 1 I undertake and agree with NFU Mutual and the NFU Mutual Charitable Trust ("the Trust") to assign, pay or transfer to the trustees of the trust all and any rights to which I may become entitled at any time by reason or in respect of my membership of NFU Mutual by reference to the policy proposed for, on, or in connection with, any transfer of part or all of NFU Mutual's business to any other person, firm or company or any change in the corporate status of NFU Mutual or any distribution out of the funds of NFU Mutual other than
 - a) the declaration of any customary annual, reversionary or terminal bonus attaching to a policy of life, annuity or capital redemption assurance or
 - b) any other benefit which the Board of NFU Mutual determines shall not be subject to my agreement to assign, pay or transfer;
- 2 I undertake to execute and deliver any transfer, deed and/or other documents together with any certificates of title or valuable consideration received by me as NFU Mutual or the Trust shall require in compliance with my undertaking and agreement set out above; and
- 3 I hereby irrevocably severally appoint NFU Mutual and the Trust and any officer of NFU Mutual or the Trust to act as my agent to execute on my behalf any assignment, transfer form, receipt or other document as may be required in order to effect the above assignment, payment or transfer and I hereby authorise and approve each and every act or thing which may be done or effected by NFU Mutual, the Trust or any officer of NFU Mutual or the Trust, as the case may be, in exercise of any of its or his powers and/or authorities given by me hereunder.

Signed

Dated

FOR OFFICE USE ONLY

Customer Groups

- Full Farming Customer (Non Union)
- Retired/Other Farming Union Member

- Full Farmers Union Member
- Countryside Member
- General Market Customer

No. _____

No. _____