



*Scottish Equestrian
Insurance Services*

Your Horse and Rider Equine Insurance Policy Booklet

Please read this in conjunction with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand your cover

Effective 4th April 2024

This booklet contains your:

- Terms and Conditions
- Privacy Notice Summary

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Please contact us if you require a copy of this booklet in large print or Braille

Your Equine Insurance Policy Terms and Conditions

Written in Plain English

The details of **your cover** are explained in these **Terms and Conditions**. Eleven sections of cover are explained in this document but please be aware that most sections are optional and may not be included in the cover you've chosen. A section's only included if it's shown on your **Certificate of Insurance**.

It's important that you check your cover and contact us as soon as possible if it's not as you expected.

These Terms and Conditions are part of **your** insurance contract. The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificate of Insurance and Insurance Product Information Document, together with these policy Terms and Conditions.

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

12 months:	365 days calculated from and including the date an injury happened or the first symptoms of an illness were noticed.
BEVA Guidelines for the Destruction of Horses:	The guidelines stated within a British Equine Veterinary Association (BEVA) document named the 'BEVA Guidelines for the Destruction of Horses Under All Risks Mortality Insurance Policy'. These state the criteria your horse's condition must meet for a claim for his/her value to be considered following his/her death. The full guidelines are on page 19.
Class of use:	The purpose for which your horse is used and for which he/she is insured. The activities your horse's covered for are shown on your Certificate of Insurance.
Illness, illnesses:	Any sickness, disease, defect, abnormality and/or change from a healthy state.
Illness which starts in the first 14 days of cover:	This is any illness that showed symptoms during the first 14 days of your horse's first policy year or the first 14 days of a section of cover being added to your insurance. This also applies to any illness that: <ul style="list-style-type: none">• Has the same diagnosis or symptoms as an illness that started in the first 14 days,• Is caused by or relates to the symptoms or illness that started in the first 14 days. This applies in all cases regardless of whether the symptoms present in the same, or different part of your horse's body.
Immediate family:	<ul style="list-style-type: none">• Your partner, who's your husband, wife, civil partner, girlfriend, boyfriend or other life partner,• Your or your partner's child, step-child, and/or• Your or your partner's parent or step-parent.
Injury, injuries:	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
Loan:	An agreement where a person other than the owner of the horse is responsible for the horse's stabling, grazing, health and general care.
Market value:	The price generally paid for: <ul style="list-style-type: none">• A horse of the same age, breed, gender and ability as your horse just before the injury happened or the illness first showed symptoms, or• A horse-drawn vehicle or horse trailer of the same age, type and condition as your horse-drawn vehicle or horse trailer just before the theft or damage occurred.

Maximum benefit:	The most we'll pay in a section of cover as shown on your Certificate of Insurance.
Personal circumstances:	Circumstances about you , your family or your horse which you have limited or no control over. Examples of personal circumstances are (but not limited to) a lack of transport, your horse's behaviour, your or your family's working hours, your child-care arrangements, your family's other commitments etc.
Policy year:	The time during which we provide cover as shown on your Certificate of Insurance. This is normally 12 months but can be less if a section of cover or your horse, has been added to, or cancelled from, your insurance.
Pre-existing condition:	<p><i>When we state 'before cover started' in this definition, we mean both before your horse's cover started and before a section of cover was added to your insurance.</i></p> <p>A pre-existing condition is any injury that happened, or any illness that showed symptoms before cover started for your horse. It's also any injury or illness that:</p> <ul style="list-style-type: none"> • Has the same diagnosis or symptoms as an injury, illness or symptoms your horse had before cover started. • Is caused by or relates to the injury, illness or symptoms your horse had before cover started. <p>This applies in all cases regardless of whether or not:</p> <ul style="list-style-type: none"> - The injury or illness presents in the same, or different parts of your horse's body. - Your vet confirms the past and current injuries or illnesses are, or are not, linked. - You knew, when starting cover for your horse, that you would need to make a claim for the symptom/injury/illness.
Put to sleep:	Where a vet euthanases or humanely destroys your horse.
Ride, riding:	Riding, driving, mounting and dismounting your horse.
Specialist farriery:	Corrective, remedial, therapeutic and/or surgical farriery.
Symptom(s):	Any change from a healthy state, bodily function or behaviour.
Sum insured:	The amount shown on your Certificate of Insurance.
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	A Veterinary Surgeon who's registered with the RCVS (Royal College of Veterinary Surgeons).
Veterinary history:	This is a record of all interactions a vet or veterinary nurse has had with your horse and can be obtained from each vet or veterinary practice that you 've consulted with about him/her.
Veterinary treatment:	<p>The cost of the following when required to treat illness and injury:</p> <ul style="list-style-type: none"> • Any consultation, examination, advice, test, diagnostic procedure, surgery and nursing carried out by a vet, a veterinary nurse or another member of the veterinary practice under the supervision of a vet, and • Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
Your horse(s):	The horse, pony, donkey or other equine named on your Certificate of Insurance.
Your horse-drawn vehicle or horse trailer:	The horse-drawn vehicle or horse trailer described on your Certificate of Insurance.
Your saddlery and tack:	Your saddles, bridles, leathers, irons, harnesses and riding tack normally used on your horse.
You, your:	The person named on your Certificate of Insurance.

How your premium can change

Your premium is likely to increase at each policy renewal. The biggest influence on **your** renewal premium is increased veterinary costs as well as advancements in veterinary medicine. Other factors which may impact **your** premium at renewal include **your horse's** claims history, age and breed. Changing **your horse's** cover, **class of use**, **sum insured** and/or **your** address could also impact **your** premium.

Renewing your policy

Your policy is in force for 12 months providing **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We'll** contact **you** before **your** renewal date with full details of **your** premium, excesses, policy coverage and Terms and Conditions for the next **policy year**.

If **you** pay by Direct Debit instalment, when **your** policy is due for renewal **we'll** automatically renew it for **you**. If **you** don't want to renew **you** need to let **us** know before **your** renewal date. If **you** pay by any other means, **you** need to contact **us** to confirm **you** want to renew **your** policy and arrange to pay **your** premium. **You** can do this by calling **us** on 0345 070 1063.

At the renewal of **your** policy **we** can change the following. **We'll** always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs.

- The premium **you** pay,
- The excesses **you** pay,
- The Terms and Conditions of **your** policy, and/or
- The cover **we'll** provide.

We can also place exclusions because of **your horse's** claims and **veterinary history**. It's important to read '*Extra exclusions that can apply to the cover for your horse*' on page 7 which explains this in more detail.

At renewal, **we** can limit or remove Personal liability and Personal accident cover based on a review of **your horse's** behaviour and the answers to **our** questions. For example (but not limited to), any aggressive tendencies shown, any incidents where **your horse** has caused injury to a person/animal or any health conditions which result in **your horse** being dangerous to **ride** and/or handle.

We can also ask for a letter from **your** doctor to confirm **you're** safe to **ride** and/or handle **your horse** for the activities listed on **your** Certificate of Insurance. If **we** ask for this, **we** won't be able to cover **you** for '*Personal liability*' and/or '*Personal accident*' while **you're** **riding** or handling **your horse** until **we** receive this. For more details please read '*When we may require a medical examination*' in the Personal liability section on page 22 and Personal accident section on page 25.

When **your** policy is due for renewal, **we** have the right not to offer the renewal. If this happens **we'll** give **you** 21 days' notice in writing to the address on **your** Certificate of Insurance.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

Where we'll provide cover – the geographical limits

All sections of **your** policy cover **your horse** or **your** insured items in the **UK** only.

Your horse's class of use

You need make sure your insurance covers all of the activities your horse takes part in. Don't leave this until **you're** considering a new activity, check regularly to make sure **you've** always got the cover **you** need. The activities **your horse's** covered for are shown on **your** Certificate of Insurance.

This is important as **your** policy doesn't cover anything which:

- Happens when **your horse's** being used for an activity that isn't covered by **your** policy.
- Is in any way related to **your horse** carrying out an activity that isn't listed as covered by **your** policy. For example (but not limited to), **your horse** carried out an activity which isn't listed as covered on **your** Certificate of Insurance and is found to be lame the following morning. **We** won't consider any costs for **your horse's** lameness if **we** believe it's related to **your horse** carrying out the activity which isn't covered.
- Happens during the transportation or warming up/cooling down of **your horse** for an activity that's not covered by **your** policy. For example (but not limited to), if cross-country's listed, **your** policy provides cover when **you're** transporting **your horse** by vehicle and warming up/cooling down for the purpose of cross-country. If **we** state the **injury, illness** or incident is related to an activity that isn't covered by **your** policy and **you** disagree, **you** can request that **we** appoint a mutually agreed independent **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

The activities that we can cover

The current list of all activities that can be covered is below so **you** can see what's available and check that **you** have the cover **you** need. To be covered for schooling for an activity **you** must choose the **class of use** for that activity. The activities **your horse's** covered for are shown on **your** Certificate of Insurance.

Class of use	Activities covered
A	Horses at grass, retired horses, breeding, showing, heavy horses (breeding and showing), hacking, long distance rides (under 25 miles), young horses (rearing and breaking), riding or pony club events, dressage (below elementary level), driving, gymkhanas, show jumping (BSJA and unaffiliated), Pre novice (or below) British Eventing (BE) affiliated one and three day events and unaffiliated cross-country.
Optional cover – Class of use B is optional and may not be included in the cover you've chosen.	
B	Class of use A activities plus novice level (and above) BE affiliated one and three day events, combined training, dressage (elementary level and above), hunter trials, hunting and long distance rides (over 25 miles).

When you can change your horse's class of use

You can increase or reduce **your horse's class of use** at any time, by calling us on 0345 070 1063.

Your horse's value

At all times you need to insure your horse for his/her current market value, even if you feel this isn't important for the cover you've chosen.

It's **your** responsibility to make sure the **sum insured** for **your horse** accurately reflects his/her current value. A horse's value can change over time so make sure **you** review **your horse's** value regularly and contact **us** if **you** feel this has changed. When **you** tell **us** the value of **your horse** has changed **we** may need **you** to explain why, such as explaining what activities **your horse** now does that he/she didn't before or providing published competition results etc.

If **your horse** dies and his/her **market value** is:

- **Lower than the sum insured** - **we'll** only pay the **market value** and won't refund any premium for the difference between the **sum insured** and the amount **we** pay.
- **Higher than the sum insured** - **we'll** only pay the **sum insured**.

What you need to do for your horse

As a responsible horse owner, there are steps **you**'ll take to keep **your horse** safe and healthy throughout his/her life. To make sure **you** get the full benefit of **our** cover, there are things that **you** need to do for him/her. If **you** don't, it could affect whether **we** pay **your** claims.

You need to take all reasonable steps to:

- Look after **your horse's** health – this means **you** should:
 - Arrange for a **vet** to examine **your horse** when they're unwell and arrange for any treatment within the timescales they recommend
 - Follow any advice given to **you** by **your vet** to help prevent or reduce the risk of **injury/illness**
 - Keep **your horse** vaccinated against tetanus and equine influenza
 - Provide **your horse** with routine care, for example, following a **vet** recommended worming programme
 - Arrange for **your horse** to have a dental examination by a **vet** or qualified equine dentist at least once every 12 months
 - Ensure **your horse** is kept at a healthy weight
- Provide **your horse** with a safe and secure environment to prevent **injury/illness** and theft or straying.
- Keep **your horse** controlled to prevent him/her from causing injury to another person or animal and damaging property.
- Make sure the person **riding** and/or handling **your horse** is experienced to do so and only uses him/her for the activities listed in their **class of use**.

If **we** believe any of the above hasn't taken place and this has resulted in preventable or additional costs, **we** won't pay these costs. If **you** disagree, **you** can ask **us** to appoint a mutually agreed professional for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we**'ll do the same. **We**'ll pay for this.

If your horse was unwell before your cover started – pre-existing conditions

*When **we** state 'before cover started' in this section, **we** mean both before **your horse's** cover started and before a section of cover was added to **your** insurance.*

Your policy doesn't cover any **pre-existing condition**. A **pre-existing condition** is any **injury** that happened, or any **illness** that showed **symptoms**, before **your horse's** cover started. It's also any **injury** or **illness** that:

- Has the same diagnosis or **symptoms** as the **injury, illness** or **symptoms** **your horse** had before cover started.
- Is caused by or relates to an **injury, illness** or **symptom** **your horse** had before cover started.

Some examples:

- **Your horse** was diagnosed with colic before cover started, the colic is a **pre-existing condition**.
- Before cover started, **your horse** was lame and the **vet** decided to carry out some tests. In the meantime, **you** start a policy with **us**. The tests find **your horse** has arthritis. Anything related to this arthritis is classed as a **pre-existing condition** as the **symptoms** were shown before **your horse's** policy started.

It's important to read **our** definition of '*Pre-existing condition*' on page 4 as this'll be used to assess any claims **you** submit to determine if an **illness/injury** is pre-existing.

Extra exclusions that can apply to the cover for your horse

We can place exclusions on **your** policy based on **your horse's** individual **veterinary history** and **your** answers to **our** questions. Exclusions are specific to an individual horse and may refer to one or more health conditions, an entire part of **your horse's** body or an incident. They show when something isn't covered for **your horse**, when it would usually be covered under **our** policy.

For example, **our** policies cover **veterinary treatment** for arthritis, however if a horse:

- Has arthritis before his/her cover starts, this is a **pre-existing condition** and exclusions can be placed stating claims for arthritis and related conditions won't be covered.

- Starts to suffer from arthritis during cover, exclusions can be placed from **your** next renewal which show that cover for arthritis (and any related conditions) stops. Even though **we**’ll place a new exclusion from **your** renewal date, **we**’ll continue to assess any ongoing claims under the terms of **your** policy. This means that **you** can continue to claim for treatment up to **your maximum benefit**, or within the **12 months** after the **symptoms** of the arthritis were noticed, whichever is reached first.

The Terms and Conditions combined with any specific exclusions clearly show what **your** policy doesn’t cover. If any specific exclusions have been added to **your horse**’s cover, they’ll be stated on **your** Certificate of Insurance and **your** policy won’t cover any claim which falls under any exclusion placed.

Exclusions can be placed:

At the start of your policy	We can place exclusions at the start of a policy for any pre-existing conditions . Please read <i>‘If your horse was unwell before your cover started – pre-existing conditions’</i> on page 7 for more information about pre-existing conditions .
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At renewal	<ul style="list-style-type: none"> • When you claim, and • Based on the answers to our questions about your horse’s health and behavior. We ask certain questions about your horse at renewal because the 12 month time limit for claiming begins when your horse is injured or the first symptoms of an illness are seen. This is regardless of whether you claim for the treatment or not. If we haven’t received a claim for the treatment, we still need to be told about the illness/injury so we can advise how this’ll affect your cover. <p>Any exclusions will be placed from your renewal date but we’ll continue to assess any ongoing claims under the terms of your policy. This means that you can continue to claim for treatment up to your maximum benefit, or within the 12 months after the injury happened or the first symptoms of the illness were noticed, whichever is reached first.</p>
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We can also limit or remove *Personal liability* and *Personal accident* cover from renewal. Please read *‘Renewing your policy’* on page 5, for more details.

If **we** find out, that when **we** asked **you** for information (during **your** original application or at **your** renewal) **you**:

- Didn’t tell **us** about something, or
- Provided inaccurate information (regardless of whether or not **you** thought it was accurate at the time),

We can add exclusions based on the new information **we** have. These will be added from the time they would have been placed had **we** been aware at **your** application or renewal.

Illnesses that happen in the first 14 days of your horse’s cover

Your policy doesn’t cover any **illness** that shows **symptoms** in the first 14 days of **your horse**’s cover starting or a section being added to **your** insurance. This also applies to any **illness** that:

- Has the same diagnosis or **symptoms** as the **illness** that started in the first 14 days.
- Is caused by or relates to the **symptoms** or **illness** that started in the first 14 days.

This applies in all cases regardless of whether the **symptoms** present in the same or different parts of **your horse**’s body.

If **your horse** has an **illness** in this timeframe, any costs relating to it won’t be covered by **your** policy. If, at a later time (days, weeks, months or years) an **illness** with the same diagnosis presents in the same or different parts of **your horse**’s body, **we** won’t cover any costs related to that **illness**. This is regardless of whether **your vet** confirms the past and current **illnesses** are, or are not, linked. For example (but not limited to), if **your horse** develops a cataract in his/her left eye in the first 14 days of the first **policy year**, that cataract isn’t covered and the policy will also not cover any other cataracts which develop in either the left or right eye.

This 14 day timeframe only applies at the start of **your horse**’s first **policy year** or a section being added to **your** insurance. This doesn’t apply to the start of any renewal year and cover for **illness** at renewal is continuous from the previous **policy year**.

If you want to change your cover

<p>Adding a new section of cover/ Changing to a higher level of cover</p>	<p>You can apply to do this at any time (where an increase is available). We'll let you know if you can do this once we've reviewed the relevant details, for example, depending on the cover being added/increased we may ask for a vetting to be carried out.</p>
<p>Removing a section of cover</p>	<p>Your cover for Death of your horse from injury and illness and Loss by theft or straying are all included in your cover as standard and can't be removed. All other sections are optional and can be removed any time. If you remove a section, all cover will stop from that date and no further claims will be paid.</p>
<p>Changing to a lower level of cover</p>	<p>You can do this at any time (where a reduction is available).</p>
<p>Changing your horse's class of use and sum insured</p>	<p>You can do this at any time. When you tell us the value of your horse has changed we may need you to explain why, such as explaining what activities your horse now does that he/she didn't before or providing published competition results etc. <i>For more details please read the sections 'Your horse's value' on page 6 and 'Your horse's class of use' on page 5.</i></p>

If **you**'d like to discuss changing **your horse's** cover please call us on 0345 070 1063. Changing **your** cover will impact the price **you** pay.

Making a claim

It's distressing when an incident happens or a much loved horse is ill or injured, so **we** do all **we** can to make the claims process as quick and easy as possible. This section tells **you** how to make a claim. Don't forget if **you** have a valid claim under the *Veterinary fees* section **we** can usually pay the veterinary practice direct.

<p>Telling us about a claim or potential claim</p>	<p>If the <i>Personal liability</i> section is shown on your Certificate of Insurance and an incident happens which could lead to a claim, for example your horse causing injury to a third party or damaging third party property, you must call to tell us as soon as possible. You must tell us about an incident even if you don't believe that a claim is being, or will be, made against you. You should call our specialist liability teams on 01483 218 781 for injury to a third party and 01483 218 782 for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays. For any sections, other than <i>Personal liability</i> you don't need to contact us to let us know you'll be making a claim. You can simply send us your completed claim form and any supporting information we've asked for (shown in the '<i>When you claim you must send us</i>' section you're claiming under). Of course, if you'd like to discuss your claim we're always happy to help.</p>
<p>Getting a claim form</p>	<p>Most claim forms can be downloaded from our website www.seisinsurance.co.uk. If you'd like us to send you a claim form please contact us.</p>
<p>When to send us your claims</p>	<p>You must send us your <i>Veterinary fees</i> claim(s) no later than one year after your horse received treatment. Any claims received after this time won't be covered by the policy. For all other sections of cover, the '<i>When to send us your claim</i>' part of the section tells you when you need to send us your claim.</p>

Completing the claim form	Please make sure your claim is completed fully by both you and if applicable your vet , as we need this information to process your claim. If any information's missing, this'll delay your claim. Any supporting documentation stated in the ' <i>When you claim you must send us</i> ' part of the relevant section must accompany your fully completed claim form. You 'll need to pay any fees made for the completion of claim forms or the cost of any supporting documentation as these costs aren't covered by the policy.
Claims decisions over the telephone	We don't guarantee on the phone if we 'll pay a claim. Once we 've received a fully completed claim form and all of the supporting information, we 'll assess your claim and only then will we be able to let you know if we 'll pay the claim.
Your excesses	The excess is the amount you pay when you claim. The excesses you pay are explained on your Certificate of Insurance.

Veterinary fees

*Cover in this section applies when **your horse's** in the UK.*

The Veterinary fees section's an optional benefit that's only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

The cost of **veterinary treatment your horse** has received during the **policy year** to treat **injury** and **illness**.

*There are restrictions on how long we'll cover each **injury** and **illness**.*

How long we'll cover each injury and illness

Your cover has two limits and **we**'ll keep paying for an **injury** or **illness** until one of these limits has been reached:

- A *time-limit* for how long **you** can claim for each **injury** or **illness**, and
- A *monetary limit* for how much **we**'ll pay for each **injury** or **illness** (this is called the **maximum benefit**).

The time-limit

Your policy covers each **illness** and **injury** for **12 months**. The **12 months** start when the **injury** happens or when the first **symptoms** of the **illness** are noticed. This is regardless of whether **you** claim for the treatment or not. After this time all cover for that **injury** or **illness** will stop.

The monetary limit

Your policy provides a maximum amount of money for **you** to claim for each separate **injury** and **illness**. This is called the **maximum benefit** and the amount **you** can claim for each **injury** and **illness** is shown on **your** Certificate of Insurance.

To fully understand how the *time-limit* and *monetary limit* will be applied **you** also need to read the below parts of this section, on pages 11 and 12:

- The way we work out the 12 month time-limit and the maximum benefit
- After your policy limits have been reached
- The cost of medicines and materials

Who needs to carry out treatment?

We'll cover **your horse's** **veterinary treatment** if it's carried out by a **vet**, a veterinary nurse or another member of a veterinary practice under the supervision of a **vet**. If **your horse** needs dental treatment, this must be carried out by a **vet** or qualified equine dentist.

What you pay – your excess

The excess is the amount **you** pay when **you** claim and this is deducted from **your** claim settlement(s). The excess **you** pay under this section is shown on **your** Certificate of Insurance.

We won't pay for:

1. Routine or preventative treatments recommended by a **vet** to prevent **injury** or **illness**. **We** also won't pay for any complications that result from these procedures.
2. Treatment or procedures that **you** choose to have carried out, which the **vet** confirms isn't necessary or isn't related to an **injury** or **illness**. **We** also won't pay for any complications that arise from the treatment/procedure.
3. Any complementary/alternative treatment, such as, but not limited to, acupuncture, chiropractic manipulation, food supplements, herbal medicine, homeopathy, nutraceuticals, osteopathy, physiotherapy, **specialist farriery**, hydrotherapy. **We** also won't pay for any **veterinary treatment** specifically needed to carry out these treatments. **We** cover some of these treatments in the optional '*Complementary therapy*' section, which is only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.
4. The cost of:
 - Livery, stabling, bedding, grazing, feeding or any changes in the way **you** look after **your horse**, and
 - Transporting **your horse** to, or from, his/her place of treatment.If **your horse's** referred as an inpatient or needs specialist veterinary treatment, this cover is provided in the optional '*Hospitalisation and transportation*' section, which is only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.
5. Treatment needed because of a vice or from **your horse's** behaviour.
6. Treatment for any **injury** or **illness** deliberately caused by **you**, a member of **your immediate family** or the person looking after **your horse**.
7. A post-mortem examination and/or report.
8. Treatment that's part of a clinical trial. For the purpose of this insurance, a clinical trial is a research project testing new treatment.

The way we work out the 12 month time-limit and the maximum benefit

Please read '*How long we'll cover each injury and illness*' in this section before reading the wording below.

For injuries	<p>The 12 months cover and the maximum benefit start from the date the injury happened. If your horse has more than one injury and they:</p> <ul style="list-style-type: none">• Are diagnosed as the same injury, or• Happen at the same time, or• Are caused by, or relate to, one another, <p>One period of 12 months and one maximum benefit applies for all of the injuries. In this case the 12 months of cover and the maximum benefit starts from the date the first injury happened.</p> <p>For example (but not limited to), a horse is hit by a car and sustains multiple injuries. As the injuries happened at the same time, the 12 months cover for all of the injuries will start from the when the road traffic accident happened and only one maximum benefit will apply.</p>
For illnesses	<p>The 12 months cover and the maximum benefit start from the date the illness or symptoms were first noticed. If your horse has suffered from the same symptoms/illness in the past, if they're:</p> <ul style="list-style-type: none">• Diagnosed as the same illness, or• Caused by, or relate to, one another, <p>One period of 12 months and one maximum benefit applies for all of the symptoms/illnesses.</p> <p>The 12 months cover and the maximum benefit starts from the very first time the symptoms/illness were seen. This applies in all cases regardless of whether:</p> <ul style="list-style-type: none">• Your vet states the past and current illnesses are not linked, and/or• The symptoms/illness presents in the same or different part of your horse's body. <p>For example (but not limited to), a horse is lame and is diagnosed with kissing spines, a few months later he/she's also found to have arthritis in the spine. As the kissing spines and arthritis are related to another, the 12 months cover for both will start from the date the horse's lameness was first seen and only one maximum benefit will apply to both the kissing spines and the arthritis.</p>

After your policy limits have been reached

Please read *'How long we'll cover each injury and illness'* in this section before reading the wording below. If **we've** paid for either the cost of treatment for **12 months** or the **maximum benefit we won't pay** for any more treatment for that **injury** or **illness**. **We'll** also not pay for any **injury** or **illness** which:

- Is caused by or related to it, or
- Has the same diagnosis.

This applies in all cases regardless of whether:

- **Your vet** states the past and current **illness** are, or are not, linked, and/or
- The **injury** or **illness** presents in the same or different part of **your horse's** body.

For example (but not limited to), if **your horse** suffers from navicular disease/syndrome in the left fore foot, after **we've** paid for treatment for either **12 months** or the **maximum benefit**, **we won't** cover any treatment for navicular disease/syndrome in any of **your horse's** feet.

When to send us your claim

You must send **us your** claim no later than one year after **your horse** received treatment. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- The invoices from the veterinary practice or professional which show what **you're** claiming for.
- *If it's the first claim you're making for your horse* - his/her full **veterinary history**. There are claims for certain conditions where **we'll** also need this, but **we'll** let **you** know in these cases once **we've** received **your** claim.
- *If it's a claim for a new condition* - the **veterinary history** for the treatment **you're** claiming for.
- *If it's a continuation claim* - the **veterinary history** back to the previous claim.
- If **you're** claiming for items which haven't been purchased from a veterinary practice:
 - The invoices showing the items **you're** claiming for.
 - For prescription only medications - if it's the first claim **you're** making for the treatment, **we** need a copy of the prescription for the medication.
 - For anything else - **your vet** needs to tell **us** that the items were needed to treat the **illness/injury** being claimed and the quantities required.

If your horse was unwell before your cover started

When **we** state *'before cover started'*, **we** mean both before **your horse's** cover started and before a section of cover was added to **your** insurance.

Your policy doesn't cover any **pre-existing condition**. This is when **your horse** was unwell or had **symptoms** before **your** cover started. Any **injury** that happened, or any **illness** that showed **symptoms**, before **your horse's** cover started is classed as a **pre-existing condition**. It's important to read *'If your horse was unwell before your cover started - pre-existing conditions'* on page 7 and **our** definition of *'Pre-existing condition'* on page 4 as these will be used to assess any claims **you** submit to determine if a condition is pre-existing.

An illness which starts in the first 14 days of your horse's cover

If **your horse** suffers from an **illness** in the first 14 days of **your horse's** first **policy year**, or the section being added to **your** insurance, any costs relating to that **illness** won't be covered by **your** policy. This is regardless of when **your horse** needs treatment. It's important to read *'Illnesses that happen in the first 14 days of your horse's cover'* on page 8 and **our** definition of *'Illness which starts in the first 14 days of cover'* on page 3 for more information.

The cost of medicines and materials

We'll cover the cost of any medicines or materials that'll be used during the **12 month** time-limit. This is **12 months** from the date the **injury** happened or the **illness** first showed **symptoms**. Any medicines/materials used after this time aren't covered by **your** policy.

The cost of dental treatment:

- **We'll** cover the treatment of a dental **injury** or **illness** if:
 - **Your horse** had a dental examination by a **vet** or qualified equine dentist in the **12 months** before an **injury** happened or **illness** was first noticed.

- Any treatment recommended as a result of the last dental examination was carried out within the timescales recommended by the **vet**/dentist.
- **We** don't cover the cost of:
 - Teeth rasping
 - Removing wolf teeth

However, if **your horse** suffers from complications after the procedure, **we**'ll cover the cost of treatment needed to deal with the complications.

When we cover the cost of castrating your horse

We cover the cost of castrating **your horse** if the procedure's carried out when he's suffering from an **injury** or **illness** and castrating is essential to treat that **injury** or **illness**. **We** won't pay castration costs for any other reason. Regardless of why **your horse** is castrated, if he suffers from complications during or after the procedure, **we**'ll cover the cost of treatment needed to deal with the complications.

Out of hours treatment

We'll cover the cost of **your horse** being treated outside of the veterinary practice normal opening hours if **your vet** confirms **your horse** needed urgent veterinary care. **We** won't cover any costs if this was needed because of **your personal circumstances**. **Your vet** will need to confirm this when **you** claim. If not, **we**'ll only cover the charges that would've applied during normal opening hours.

When your horse is staying at a veterinary practice or hospital

If **your horse** stays at a veterinary practice or hospital **we**'ll cover the cost of veterinary and nursing care. This section doesn't cover any charges made by the practice/hospital for livery, stabling, grazing, bedding and feeding. If **your horse**'s referred as an inpatient or needs specialist veterinary treatment, this cover is provided in the optional '*Hospitalisation and transportation*' section, which is only included in **your horse**'s cover if it's shown on **your** Certificate of Insurance.

The costs relating to putting your horse to sleep

We won't cover the cost of:

- Putting **your horse** to sleep, including any veterinary consultations/visits or prescribed medications needed to carry out the procedure.
- Having **your horse** cremated, buried or any other form of disposal. This cover is provided in the optional '*Disposal following death*' section, which is only included in **your horse**'s cover if it's shown on **your** Certificate of Insurance.

The cost of procedures you can carry out

There can be times when a **vet** or a professional asks **you** to provide treatment on **your horse**. For example (but not limited to) **you** carrying out controlled exercise, giving medication, using a horse walker etc. If another person/professional does this for **you** (regardless of **your personal circumstances**), **we** won't cover their charges.

The cost to vaccinate your horse

We won't cover the cost of vaccinations; however, if **your horse** suffers complications during, or after, a vaccination, **we**'ll cover the cost of treatment needed to deal with the complications. *This doesn't apply if **your horse** must be vaccinated against an illness as part of a compulsory mass vaccination programme, for details of this please see the General Exclusions section on page 33.*

Pregnancy and giving birth

If **your horse** suffers from a complication during pregnancy or while giving birth, **we**'ll cover the cost of the treatment needed to deal with the complications. **We** won't cover the cost of any other treatment related to abortion, pregnancy, foaling or fertility.

The cost of equipment or machinery

We won't cover the cost of buying or hiring any type of equipment or machinery. These costs are never covered by the policy and this is regardless of whether:

- A **vet** advises the item is required as part of treatment, or
- The item is required due to **your personal circumstances**.

Examples of equipment and machinery are (but not limited to) tens machines, equipband, leg boots etc.

The cost of sedation

We'll cover the cost of sedating **your horse** for the following reasons:

- **Your horse** needs to be sedated to safely travel to his/her place of treatment and not sedating him/her is likely to worsen the **illness** or **injury**.
- The sedation is needed for the **vet** to safely carry out the treatment.
- The **vet** has recommended box rest as part of treatment for the **illness** or **injury** and **your horse** requires sedation for this.
- Where sedation is needed to safely turn **your horse** out following a period of box rest. For this purpose we'll cover the cost of sedation for up to 7 days.

Your vet needs to confirm which of the above applies when **you** claim. **We** won't cover the cost of sedating **your horse** for any other reason.

The cost of transplant surgery

We cover the cost of stem cell therapy. Any other type of transplant surgery (for example, but not limited to, an organ transplant etc) isn't covered by the policy. **We** don't cover any costs related in any way to any other transplant surgery (including any pre and post-operative care).

Your horse's class of use

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy only covers any **illness** or **injury** which:

- Happen when **your horse** is taking part in, or
- Are in any way related to **your horse** taking part in,

An activity that is shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's class of use** affects **your** cover, in '*Your horse's class of use*' on page 5.

Administration fees and other charges

We don't cover the cost of any administration fees or charges. This includes (but isn't limited to):

- Fees for the completion of claim forms or claim submission.
- Fees for supplying supporting documentation.
- Late payment fees or interest.
- Any amount for postage and packaging.

We'll deduct these from the claim settlement.

Another vet reviewing your horse's details:

- **We** can refer **your horse's** details and **veterinary history** to a **vet** that **we** choose. If **we** request, **you** must arrange for **your horse** to be examined by this **vet**. **We'll** pay any costs for this.
- **We** may decide that **we** need **our vet** to agree **your horse's** treatment with **your vet** before it's carried out. **We'll** advise **you** if this agreement is required and once advised this will apply to any treatment carried out from that point onwards, unless **your horse** needs emergency treatment or **we** tell **you** otherwise.

Dealing with your veterinary practice:

- If a veterinary practice asks **us** for information about **your** insurance cover and **we** agree to provide it, **we'll** only do this if the veterinary practice confirms they:
 - Recently provided treatment for **your horse**, or
 - Have spoken with **you** about providing treatment for **your horse** in the near future.

In these cases, **we'll** only tell the veterinary practice if **you** have an active insurance policy with **us** for **your horse**, and if **you** do – the date cover started, the type of cover in place, the monetary limits of **your** policy, the excesses **you** pay and if any exclusions have been placed on **your** cover.

- If **you** have a valid claim, **we** can usually pay the veterinary practice directly; however, if **you** ask **us** to do this, **we** can decline **your** request.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

Complementary therapy

Cover in this section applies when **your horse's** in the **UK**.

The Complementary therapy section's an optional benefit that's only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

We'll pay for the following Complementary therapies **your horse** has received during the **policy year** to treat **injury** and **illness**:

Acupuncture	Homeopathy	Osteopathy
Chiropractic Manipulation	Hydrotherapy	Physiotherapy
Herbal Medicine	Nutraceuticals	Specialist farriery

We don't cover any other complementary/alternative treatments.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance.

To have a valid claim, your horse's illness or injury must be covered under the Veterinary fees section of cover.

Who needs to carry out treatment

The table below explains who needs to carry out the different elements within this section of cover. The treatment will only be covered if this criteria is met. Where it's noted that treatment can be carried out by someone who's not a **vet**, when this happens, **we'll** need confirmation that a **vet** has recommended the treatment after examining **your horse** and referred him/her to the professional.

Acupuncture, Nutraceuticals, Homeopathy	A vet .
Herbal medicine	This must be prescribed by a vet or member of a veterinary practice .
Specialist farriery	A farrier registered with the FRC (Farriers Registration Council).
Physiotherapy	A vet or someone who holds a UK recognised qualification in their subject.
Hydrotherapy	A vet or a vet recommended therapist.
Chiropractic manipulation	A vet or a qualified animal chiropractor who's a member of the General Chiropractic Council (GCC).
Osteopathy	A vet or a qualified animal osteopath who's a member of the General Osteopathic Council (GOsC).

When to send us your claim

You must send **us your** claim no later than one year after **your horse** received treatment. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- The invoices from the veterinary practice or professional which show what **you're** claiming for.

Specialist farriery

We'll pay for **specialist farriery** when needed to treat an **illness** or **injury**. The amount **you** normally pay for shoeing and/or the care of **your horse's** feet will be deducted from the amount **we** pay.

The cost of procedures you can carry out

There can be times when a **vet** or a professional asks **you** to carry out treatment on **your horse**. For example (but not limited to) **you** carrying out physiotherapy, controlled exercise or using a horse walker etc. If another person/professional does this for **you** (regardless of **your personal circumstances**), **we** won't cover their charges.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

Hospitalisation and transportation

Cover in this section applies when **your horse's** in the **UK**.

The Hospitalisation and transportation section's an optional benefit that's only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

If **your vet** has referred **your horse** as an inpatient, for a second opinion and/or specialist treatment during the **policy year**, we'll pay:

- Transportation costs to, and from, a veterinary practice, veterinary college or hospital, and
- Livery charges at a veterinary practice, veterinary college or hospital.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance.

To have a valid claim, your horse's illness or injury must be covered under the Veterinary fees section of cover.

When to send us your claim

You must send **us your** claim no later than one year after **your horse** visited the veterinary practice, veterinary college or hospital. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- If **you're** claiming for livery:
 - The invoices showing the items **you're** claiming for.
- If **you're** claiming for transportation:
 - The invoice on headed paper for the hire of a trailer or horse box, or
 - The invoice from a transport company on headed paper, or
 - A route planner and miles per gallon for the vehicle **you** used to transport **your horse**.

Transportation costs

If the transport belongs to **you** or member of **your immediate family**, or it has been lent to **you** free of charge, we'll only cover the fuel costs **you** incur, for travel between **your horse's** usual home and the veterinary practice, veterinary college or hospital.

When your horse is staying at a veterinary practice, veterinary college or hospital

If **your horse** stays at a veterinary practice, veterinary college or hospital, we'll cover their charges for livery, stabling, grazing, bedding and feeding. **We** won't cover any charges for veterinary and nursing care. This cover is provided in the optional 'Veterinary fees' section, which is only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

Death of your horse from injury or illness

Cover in this section applies when **your horse's** in the **UK**.

What we'll pay

The **sum insured** shown on **your horse's** Certificate of Insurance (or his/her **market value**, whichever is less) if, during the **policy year**, he/she dies or has to be **put to sleep** by a **vet** due to an **injury/illness**.

Important information if your horse is put to sleep

If **your horse** is **put to sleep**, cover under this section's only in force if his/her condition has met the **BEVA**

Guidelines for the Destruction of Horses. These state that the insured horse must have suffered from an **illness/injury** that was so severe that immediate euthanasia was needed to relieve his/her incurable and excessive pain and that no other options of treatment were available at that time. To understand more about this, it's important that **you** also read '*Your horse's condition must have met the BEVA Guidelines for the Destruction of Horse's*' on page 17 and the full BEVA guidelines at the end of this section.

If **you** want to know if **your** claim will be considered before **your horse** is **put to sleep** we strongly recommend **you** ask **your vet** if **your horse's** condition meets the criteria to understand if **you're** able to submit a claim under this insurance.

We understand that as a horse owner **you** may choose to put **your horse** to sleep knowing that the BEVA criteria isn't met (and therefore a claim wouldn't be considered under **your** insurance) because it's the correct decision for both **your horse** and **you**. To help with **your** understanding of this criteria, **we've** provided an example of when **we** won't consider a claim for **your horse's** death.

A horse becomes lame and is diagnosed with severe degenerative joint disease. The **vet** advises that some treatment is available. However, after discussing the horse's individual situation, the owner and **vet** decide the right approach for this horse is to put him/her to sleep to stop the suffering. As treatment is available for the degenerative joint disease, the horse's condition hasn't met the **BEVA Guidelines for the Destruction of Horses** and therefore there's no cover under this section.

We won't pay any amount:

1. If **your horse's put to sleep** and his/her condition didn't meet the **BEVA Guidelines for the Destruction of Horses**.
2. If **your horse's** death is caused by a **pre-existing condition**. It's important to read '*If your horse was unwell before your cover started – pre-existing conditions*' on page 7 and **our** definition of '*Pre-existing condition*' on page 4 for further information.
3. If **your horse's** death is caused by an **illness which starts in the first 14 days of cover**. It's important to read '*Illnesses that happen in the first 14 days of your horse's cover*' on page 8 and **our** definition of '*Illness which starts in the first 14 days of cover*' on page 3 for further information.
4. Towards the cost of having **your horse put to sleep**.
5. For having **your horse** cremated, buried or any other form of disposal. This cover is provided in the optional '*Disposal following death*' section, which is only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.
6. If **your horse's** death is deliberately caused by **you**, a member of **your immediate family** or the person looking after him/her.
7. If **your horse's** death is caused by a vice or from a behavioural illness or problem.
8. For the cost of a post-mortem examination and/or report.
9. If **your horse's** death is caused by medication which wasn't given by a **vet** or under the direction of a **vet**.
10. For a mare's unborn foal, embryo or foetus.

Your horse's condition must have met the BEVA Guidelines for the Destruction of Horses

If **your horse's put to sleep**, to claim under this policy his/her condition must have met the **BEVA Guidelines for the Destruction of Horses**. These can be found on page 19.

If **you** want to know if **your** claim will be considered before **your horse's put to sleep**, **we** strongly recommend (unless **your horse** needs to be **put to sleep** immediately) **you** ask **your vet** if **your horse's** condition meets the criteria to understand if **you're** able to submit a claim under this insurance.

If **your vet** and **our vet** don't agree that **your horse's** condition meets/met the **BEVA Guidelines for the Destruction of Horses**, **you** can request that **we** appoint an independent **vet**, mutually agreed upon for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay any costs relating to this.

The way we work out the 12 month time-limit

Your policy has a time limit for how long **you** can claim; **you** can claim for each **illness** and **injury** for **12 months** only. After this time all cover for that **injury** or **illness** will stop. This means that this section will only provide cover if **your horse** dies or is **put to sleep** within this **12 month** time limit.

For injuries	<p>The 12 months cover will start from the date the injury happened. If your horse has more than one injury and they:</p> <ul style="list-style-type: none"> • Are diagnosed as the same injury, or • Happen at the same time, or • Are caused by, or relate to, one another, <p>One period of 12 months will apply for all of the injuries. In this case the 12 months of cover will start from the date the first injury happened.</p>
For illnesses	<p>The 12 months cover will start from the date the illness or symptoms were first noticed. If your horse has suffered from the same symptoms/illness in the past, if they're:</p> <ul style="list-style-type: none"> • Diagnosed as the same illness, or • Caused by, or relate to, one another, <p>The 12 months cover starts from the very first time the symptoms/illness were seen. This applies in all cases regardless of whether:</p> <ul style="list-style-type: none"> • Your vet states the past and current illnesses are not linked, and/or • The symptoms/illness presents in the same or different part of your horse's body.

When to send us your claim

You must send **us your** claim no later than one year after **your horse's** death. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- **Your horse's** full **veterinary history**.
- If **your horse** was **put to sleep** - a report from **your vet** that confirms **your horse's** condition has met the **BEVA Guidelines for the Destruction of Horses**.
- The post-mortem report (if required) - **we** explain when **we** require a post-mortem examination to be carried out below.
- If the **veterinary history** confirms the death of **your horse**, **we** don't need any additional information from **you**. If it doesn't, please contact **us** and **we** can advise depending on the circumstances.

Contacting us before your horse is put to sleep

We understand how difficult this time can be and **we** don't need **you** to contact **us** before **your horse** is **put to sleep**.

If **you'd** like to know if **your** claim will be paid before **your horse's** **put to sleep**, please contact **us**. As **your horse's** condition must meet the **BEVA Guidelines for the Destruction of Horses** to have a valid claim, **we** (or **our vet**), will need to speak with **your vet** before **we** can let **you** know if **your** claim will be paid.

When we require a post-mortem examination

We understand how difficult this time can be. For the majority of cases, **we** don't require a post-mortem examination to be carried out after **your horse's** death. **We** only require **you** to arrange a post-mortem examination to be carried out and a report produced for the below two reasons:

- **Your horse** dies, or is **put to sleep**, in the first 14 days of cover and there have been no investigations carried out or diagnosis made, to confirm that **your horse's** death was caused by an **injury**.
- **You**, or **your vet**, has contacted **us** to understand if **you're** able to submit a claim under this insurance and **our vet** has advised that a post-mortem examination is necessary.

You must pay any costs for this. If **you're** unsure whether **we** require a post-mortem examination, please call **us**. **Our** details are in the section titled '*How to contact us*' at the back of this booklet.

Your horse's class of use

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy only covers any **illness** or **injury** which:

- Happen when **your horse** is taking part in, or
- Are in any way related to **your horse** taking part in,

An activity that is shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's** **class of use** affects **your** cover, in '*Your horse's class of use*' on page 5.

Another vet reviewing your horse's details

We can refer **your horse's** details and **veterinary history** to a **vet** that **we** choose and if **we** request, **you** must arrange for **your horse** to be examined by this **vet**. **We'll** pay the costs for this.

Cover following a claim

If **we** pay a claim under this section, **we'll** automatically cancel **your horse** from the policy from the day after his/her death. **We'll** refund any premium **you've** paid for cover after this time.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

BEVA Guidelines for the Destruction of Horses Under an All Risks of Mortality Insurance Policy (1996)

This section states the wording as it appears in the British Equine Veterinary Association (BEVA) document, the BEVA Guidelines for the Destruction of Horses Under All Risks Mortality Insurance Policy. *Source: BEVA.* If **you** need anymore information please visit the BEVA website – www.beva.org.uk

- 1. BEVA considers that the decision to advise an owner to destroy a horse on humane grounds must be the responsibility of the attending veterinary surgeon, based on his or her assessment of the clinical signs at the time of examination, regardless of whether or not the horse is insured. The veterinary surgeon's primary responsibility is to ensure the welfare of the horse.*
- 2. BEVA recognises that there may be occasions when the attending veterinary surgeon will advise euthanasia but that such a decision may not necessarily lead to a successful insurance claim. It is important that all parties are aware of this potential conflict of interests before a horse is destroyed. It is the owner's responsibility to ensure compliance with any policy contract with an insurer.*
- 3. As a guide, BEVA considers that an affected horse will need to meet the following requirements to satisfy a claim under a mortality insurance policy: "That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options of treatment are available to that horse at that time."
If immediate destruction cannot be justified then the attending veterinary surgeon should provide effective first aid treatment before:
(i) Requesting that the insurance company be contacted or, failing that,
(ii) Arranging for a second opinion from another veterinary surgeon.*
- 4. Insurance companies frequently require some form of examination after death. Owners should be made aware that it is in their best interests to retain the carcass, or appropriate parts, for this purpose. The horse should be positively identified.*
- 5. It should be stressed that in the event of a horse being destroyed on grounds which justify a claim it is still the responsibility of the insured to prove that all policy Terms and Conditions are complied with and were current at the time of the incident.*

Disposal following death

Cover in this section applies when **your horse's** in the **UK**.

The disposal section's an optional benefit that's only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

The cost to remove and dispose of **your horse's** body if, during the **policy year**, he/she dies or has to be **put to sleep** by a **vet** due to **illness/injury** that's covered under the veterinary fees section.

We'll pay up to the **maximum benefit** shown on **your** Certificate of Insurance.

When to send us your claim

You must send **us** your claim no later than one year after **your horse's** death. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed Death of your horse from injury or illness claim form.
- The disposal receipt.

Your horse's cover will change to injury only at the renewal after his/her 20th birthday

At the renewal after **your horse's** 20th birthday, **your** cover will automatically move to the **injury** only Mature Horse plan and all cover for **illness** will stop. **We'll** remind **you** of this change in the two renewals before it happens.

Personal liability

*Cover in this section applies when **your horse** or **your horse-drawn vehicle** or **horse trailer's** in the **UK** only.*

The Personal liability section's an optional benefit that's only included in **your** cover if it's shown on **your** Certificate of Insurance.

In this section:

- **'You'** and **'your'** mean **you** or any person **riding** or handling **your horse** with **your** permission.
- **'Your horse-drawn vehicle** or **horse trailer'** means the horse-drawn vehicle or horse trailer described on **your** Certificate of Insurance.

What we'll pay

If property is damaged or someone is killed, injured or falls ill, as a result of an incident involving **your horse** or **your horse-drawn vehicle** or **horse trailer** during the **policy year** and **you're** legally responsible, **we'll** pay:

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

*For incidents involving **your horse***: The **maximum benefit we'll** pay for each incident is shown on **your** Certificate of Insurance 'Horse details'. If **you** have more than one horse insured under this policy please read '*Where there's more than one horse insured under the policy*' on page 22.

*For incidents involving **your horse-drawn vehicle** or **horse trailer***: The **maximum benefit we'll** pay for each incident is shown on **your** Certificate of Insurance 'Trailer details'.

What you pay – your excess

This is the amount **you** pay when **you** claim and it's explained on **your** Certificate of Insurance.

There's no cover in this section when you're paying a business or professional for a service

This section doesn't provide any cover if an incident or injury happens when a service is being carried out by a business or professional and **you're** paying for it. For example (but not limited to), when a professional is being paid to clip or exercise **your horse**, when someone's caring for **your horse** as part of a livery service or a transporter is being paid to move **your horse**. To make sure **you're** protected **you** may want to check that the business or professional has the relevant insurance cover in place (which covers **your horse's** actions). It's also important that **you** tell them if **your horse** has any behavioural problems or requires any special handling so they're able to handle **your horse** in an appropriate manner.

There's no cover in this section when your horse, your horse-drawn vehicle or horse trailer's being used for a business activity

This section doesn't provide any cover when **your horse** or **your horse-drawn vehicle** or **horse trailer's** being used for any business activity, either by **you** or any other person or business. Examples of business activities are (but not limited to) **your horse** being used by a riding school/riding establishment for activities such as lessons, pony handling/grooming or pony parties or someone paying to use **your horse-drawn vehicle** or **horse trailer**. To make sure **you're** protected **you** may want to check that the person (which may be yourself) or business responsible for the business activity has the relevant insurance cover in place.

Other people riding your horse

This section covers incidents that happen when other people are **riding** and/or **handling your horse** with **your** permission. If other people **ride/handle your horse**, **you** need to tell **us** if they:

- Have an injury, physical disability or condition, or
- Are aged 75 and over

As this can affect the cover **we** provide. For more details please read '*When we may require a medical examination*' in this section.

The person **riding/handling your horse** won't be covered for their injuries, illness or death.

Useful information if an incident occurs

We understand that if **you** or **your horse** are in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location
- In as much detail as you can remember, note down the circumstances and what happened
- Take down details of the property damaged or the injuries that occurred
- Obtain third party contact and insurance details
- Take pictures
- Obtain the details of any witnesses

Actions you must take

If you don't, we can refuse the claim.

- If an incident happens **you** must not admit responsibility and/or negotiate. **You**, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount (including any third party veterinary bills or expenses) or negotiate with any person following an incident.
- Call **us** as soon as possible if:
 - An incident happens which could lead to a claim under this section. For example (but not limited to) **your horse** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if **you** don't believe that a claim is being, or will be, made against **you**.
 - **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under this section.

You should call **our** specialist liability teams on 01483 218 781 for injury to a third party and 01483 218 782 for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays.

You'll need to provide **us** with a description of the circumstances as well as the details of any other insurance cover that may apply.

- Report the incident to any other insurance company under which **you're** entitled to claim. **You** must tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.
- Immediately send **us** any writ, summons or legal documents **you** receive. **You** or any other person must not respond to any of these documents.
- Provide **us** with any information connected with the claim **we** ask for including details of **your horse's** history.
- Tell **us** or help **us** find out all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- Allow **us** to take charge of your claim and to prosecute in **your** name for **our** benefit.

We won't pay any compensation, costs and expenses:

1. For defending **you** that **we've** not agreed beforehand.
2. Resulting from an incident which involves the profession, occupation or business of anyone who's employed by **you** or anyone who works for **you** in any way (paid or not).
3. If **you're** legally responsible only because of a contract **you've** entered into.
4. For the death, injury or illness of **you**, an **immediate family** member or anyone who lives with **you** or is employed by **you**.
5. If the property damaged belongs to, or is the responsibility of, **you**, any person who lives with **you**, a member of your **immediate family** or any person who's employed by **you**.
6. That result from an incident if **you've** not followed instructions or advice given to **you** by a **vet** or a qualified behaviourist about **your horse**.
7. If the incident happens in an area or place where horses are specifically prohibited, unless **your horse** escapes and enters the area outside of **your** control.

8. For an incident which occurs when **your horse** is tethered or when **your horse** had escaped from, or has been purposefully released from, a tether.
9. If all or part of a fence, a wall, a gate or an agricultural crop is damaged while **you're riding** or handling **your horse**.
10. For a horse-drawn vehicle on the public highway if **your horse** is not drawing it.
11. If the incident or injury that takes place is a result of **your** profession, **your** occupation or while **you're** working for someone, whether **you're** paid or not.
12. If the incident results from a stallion serving or attempting to serve a mare or from any activity involving artificial insemination.
13. If **you're** responsible under the laws of any country, other than the **UK** or members of the European Union.
14. If **you're** responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an incident caused by **your horse** or **your horse-drawn vehicle or horse trailer**.

We can remove cover for Personal liability at renewal

At renewal **we** can limit or remove this cover based on a review of **your horse's** behaviour and the answers to **our** questions. For example (but not limited to) any aggressive tendencies shown, any incidents where **your horse** has caused injury to a person/another animal or any health conditions which can affect how **your horse** behaves. If there's a change to **your** cover, **we'll** write to you explaining the change **we've** made.

At each renewal, **we** ask **you** about **your horse's** behaviour and any health conditions **you** have that may impact **your** ability to **ride** and handle a horse. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. **You** must provide **us** with the full and accurate information, if **you** don't it can result in a claim not being paid or affect the cover **we** provide.

Where there's more than one horse insured under the policy

If more than one of the horses insured under this policy are involved in, or contribute towards, an incident only one **maximum benefit** will apply to the incident for all of the horses. This means that if:

- The horses involved all have the same **maximum benefit**; the most **we'll** pay for the incident is that **maximum benefit**. For example, if all of the horses insured each have a **maximum benefit** of £1million, **we'll** pay no more than £1million for the incident.
- The horses involved have different **maximum benefits**; the most **we'll** pay for the incident is the highest of the **maximum benefits**. For example if one horse has a **maximum benefit** of £1million, and another of £3million, **we'll** pay no more than £3million for the incident.

Your horse's class of use

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy only covers incidents which:

- Happen when **your horse** is taking part in, or
- Are in any way related to **your horse** taking part in,

An activity that is shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's class of use** affects **your** cover, in '*Your horse's class of use*' on page 5.

When we may require a medical examination

- If **you** have an *old injury, physical disability or condition* - before **we** provide cover for Personal liability, **we** can ask **you** to provide a letter from **your** doctor to confirm that **you're** safe to **ride** and handle **your horse** for the activities listed on **your** Certificate of Insurance.
- *At the renewal after your 75th birthday and every three years from then on* - **we** can ask for a letter from **your** doctor to confirm that **you're** safe to **ride** and handle **your horse** for the activities listed on **your** Certificate of Insurance. If **we've** asked for this, **we** won't be able to cover **you** for 'Personal liability' while **you're riding** or handling **your horse** until we receive this. **We'll** write to **you** before **your** renewal to let **you** know when this is required.

If a charge is made for this, **you** must pay the charge.

Keeping your policy running after the incident that has led to a claim

You can keep **your** policy running for as long as **you** like after the incident that has led to a claim. If **you** decide to cancel **your** policy, **we'll** continue to pay up to the **maximum benefit** for the incident that happened while **your** cover for Personal liability was in place.

Incidents involving your horse trailer while it's attached to (or becomes detached from) a vehicle

This section doesn't cover any incident that happens while **your** horse trailer's attached to (or becomes detached from) a vehicle. For example (but not limited to) while **your** trailer's being towed by **your** car. It's **your** responsibility to make sure **your** horse trailer has the appropriate insurance to cover Personal liability while it's attached to any vehicle that needs Third Party cover under any road traffic law.

Personal accident

Cover in this section applies when **your horse's** in the **UK**.

The Personal accident section's an optional benefit that's only included in **your** cover if it's shown on **your** Certificate of Insurance.

In this section, '**you**' also includes anyone **riding** or handling **your horse** with **your** permission.

What we'll pay

If **you're** injured, hospitalised or die due to an accident that happens while **you're riding** or handling **your horse**, during the **policy year**, we'll pay up to the amount in the table below.

Cover	Maximum benefit
1. Death	£10,000
2. Permanent blindness in one or both eyes	£10,000
3. Loss of one or more limbs*	£10,000
4. Permanent total disablement	£10,000
5. Hospital benefit	£50 each 24 hours
6. Emergency dental treatment	£1,000

* *Physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.*

Permanent total disablement

We'll pay **you** £10,000 if:

- It's been at least 52 weeks since the accident happened, and
- A doctor confirms **you've** suffered permanent damage as a result of the accident, which means **you'll** never be able to carry out any type of work.

To claim under this section, **your** injury must be so severe that **you'll** never be able to carry out any type of work. **You** can't claim under permanent total disablement if **you** can no longer carry out **your** current profession but are capable of carrying out any other type of work.

This is the case even if **you** need to retrain to carry out an alternative type of work.

There's no cover under this section if **you're** retired and have permanently stopped working.

Hospital benefit

We'll pay **you** £50 for each 24 hours **you're** hospitalised as a result of the accident, for a maximum period of 30 days.

There's no cover in this section when your horse is being used for a business activity

This section doesn't provide any cover when **your horse** is being used for any business activity, either by **you** or any other person or business. Examples of business activities are (but not limited to) **your horse** being used by a riding school/riding establishment for activities such as lessons, pony handling/grooming or pony parties.

To make sure **you're** protected **you** may want to check that the person (which may be yourself)/business responsible for the business activity has the relevant insurance cover in place.

Other people riding your horse

This section covers accidents that happen when other people are **riding** and/or handling **your horse** with **your** permission. If other people **ride/handle your horse**, **you** need to tell **us** if they:

- Have an injury, physical disability or condition, or

- Are aged 75 and over

As this can affect the cover **we** provide. For more details please read 'When we may require a medical examination' in this section.

We won't pay any amount if:

1. **Your** death, permanent total disablement, permanent blindness or loss of one or more limbs(s) happens more than 24 months after the date **you** were injured.
2. The dental treatment isn't directly related to the accident.
3. The person injured is under 5 years old.
4. The incident or injury that takes place is a result of any business activity, **your** profession, **your** occupation or while **you're** working for someone, whether **you're** paid or not.
5. The injury resulted from suicide, attempted suicide or **you** deliberately injuring yourself.
6. The injury was caused because **you** deliberately put yourself in danger unless it was in an attempt to save someone's life.
7. The injury results from **you** being under the influence of alcohol.
8. The injury results from **you** taking a drug unless it was under proper medical supervision and not to treat any drug addiction.

When to send us your claim

You must send **us your** claim within the timescales stated below. Any claims received after these times won't be covered by the policy.

- *For dental treatment and/or hospitalisation* - **you** must send **us your** claim within 12 months of the injury happening.
- *For permanent total disablement* - **you** must send **us** your claim within 18 months of the injury happening.
- *If you're claiming for death or anything else* - **you** must send **us your** claim within 30 months of the injury happening.

When you claim you must send us:

- A fully completed claim form.
- As each claim will be different, please contact **us** and **we'll** advise what additional documents are needed.

We can remove cover for Personal accident at renewal

At renewal **we** can limit or remove this cover based on a review of **your horse's** behaviour and the answers to **our** questions. For example (but not limited to) any aggressive tendencies shown, any incidents where **your horse** has caused injury to a person/another animal or any health conditions which can affect how **your horse** behaves. If there's a change to **your** cover, **we'll** write to **you** explaining the change **we've** made.

At each renewal, **we** ask **you** about **your horse's** behaviour and any health conditions **you** have that may impact **your** ability to **ride** and handle a horse. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. **You** must provide **us** with the full and accurate information, if **you** don't it can result in a claim not being paid or affect the cover **we** provide.

If you had an injury, physical disability or condition before the accident leading to a claim

If an injury is worse because of an old injury, physical disability or condition that **you** had before the accident, **we'll** only pay a percentage of **your** claim. The percentage will be based on the amount the old injury, physical disability or condition affects, or is part of, the new injury.

If **you** disagree with the percentage decided, **you** can request that **we** appoint a mutually agreed independent doctor for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** also do the same. **We'll** pay any costs relating to this.

Wearing protective headgear

You must wear current BSI/European approved protective headgear at all times when **riding your horse**. **We'll** only cover a claim related to a head injury if **you** do this.

Multiple disabilities

If **you** suffer from more than one of the disabilities numbered 1, 2, 3 or 4 in the table on page 23, **we'll** only pay £10,000 for all of the disabilities.

Your horse's class of use

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy only

covers incidents which:

- Happen when **your horse** is taking part in, or
- Are in any way related to **your horse** taking part in,

An activity that is shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's class of use** affects **your** cover, in 'Your horse's class of use' on page 5.

When we may require a medical examination:

- *After an accident that has led to a claim* - as part of the claims assessment there may be times when **we** require **you** to be examined by a medical advisor or doctor. If **we** advise this is needed, **we** can appoint **our** own medical advisers to examine **you** as often as **we** feel is necessary. **We'll** pay any costs for this.
- *If you have an old injury, physical disability or condition* - before **we** provide cover for Personal accident, **we** can ask **you** to provide a letter from **your** doctor to confirm that **you're** safe to **ride** and handle **your horse** for the activities listed on **your** Certificate of Insurance. If a charge is made for this, **you** must pay the charge.
- *At the renewal following your 75th birthday and every three years from then on* – **we** can ask for a letter from **your** doctor to confirm that **you're** safe to **ride** and handle **your horse** for the activities listed on **your** Certificate of Insurance. If **we've** asked for this, **we** won't be able to cover **you** for 'Personal accident' while **you're riding** or handling **your horse** until **we** receive this. **We'll** write to **you** before **your** renewal to let **you** know when this is required. If a charge is made for this, **you** must pay the charge.

Keeping your policy running after the accident that has led to a claim

You can keep **your** policy running for as long as **you** like after the accident that has led to a claim. If **you** decide to cancel **your** policy, **we'll** continue to pay up to the **maximum benefit** for the accident that occurred while **your** cover for Personal accident was in place.

Once **we've** paid a claim for any of the disabilities numbered 2, 3 or 4 in the table on page 23, all cover for all of these stop. If **you** have another accident **you** can't claim for any of these disabilities.

We won't automatically remove **your** Personal accident cover if **we** pay a claim under this section. If **you** want to stop cover **you** need to let **us** know and this benefit can be removed from the date **you** ask **us** to do this.

We'll refund any amount **you've** paid for cover after the cancellation date. **We** won't refund any premiums paid for cover before the date **you** tell **us** **you** want cover in this section to stop.

Loss by theft or straying

*Cover in this section applies when **your horse's** in the UK.*

What we'll pay

If **your horse** goes missing or is stolen during the **policy year** and doesn't return within 90 days, **we'll** pay:

- The **sum insured** shown on **your horse's** Certificate of Insurance (or his/her **market value**, whichever is less) if he/she isn't found, and
- Up to £300 for the cost of advertising to try and find **your horse** and the reward **you've** paid when he/she's found.

Actions you must take

If you don't, we can refuse the claim

- Tell the police within 24 hours and get a crime reference number.
- Tell **us** within 7 days of **your horse** going missing. **You** can find **our** details at the back of this booklet.
- Try and find **your horse** by advertising his/her loss (this section includes cover for the costs).
- Not freely part with **your horse**.

When to send us your claim

You must send **us** **your** claim no later than one year after **your horse** went missing. Any claims received after this time won't be covered by the policy.

You can send **us** **your** claim once **your horse** has been missing for more than 90 days.

When you claim you must send us:

- A fully completed claim form.
- Evidence of the police being told within 24hrs of **your horse** going missing.
- Evidence of the advertising carried out to try and find **your horse**.
- **If you own your horse** - **your horse's** original passport or purchase receipt showing **you** as the owner.
- **If your horse is on loan** - a copy of the loan agreement, signed by both parties, and either **your horse's** original passport or purchase receipt showing the owners name.

If you're claiming for advertising or reward please also send us:

- The invoices and receipts to show the costs **you're** claiming for.
- **If a reward has been given** - a receipt giving the full name, address, telephone number or email address of the person who found **your horse**. If **you** provided a monetary reward, **we'll** also need their signature.

We recommend **you** send any original documents to **us** by recorded delivery.

We won't reimburse any reward which has been paid to anyone who:

- Is a member of **your immediate family**,
- Has **your horse** on loan,
- Lives with **you**,
- Is employed by **you**,
- Was caring for **your horse** when he/she was lost or stolen,
- Stole **your horse**,
- Is in collusion with the person who stole **your horse**.

Cover following a claim

If **we** pay a claim under this section, **we'll** automatically cancel **your horse** from the policy from the date **we** settle the claim. **We'll** refund any premium **you've** paid for cover after this time.

If your horse returns

If **your horse** is found after **we've** paid **you** his/her **sum insured** (or **market value**) **you** must repay this full amount within the timescales **we** and **you** agree.

Permanent loss of use

*Cover in this section applies when **your horse's** in the UK.*

The Permanent loss of use section's an optional benefit that's only included in **your horse's** cover if it's shown on **your** Certificate of Insurance.

When we'll automatically remove your Permanent loss of use cover

Your cover for Permanent loss of use will be removed at the renewal following **your horse's** 15th birthday. At this time, all cover under this benefit will stop.

What we'll pay

If, during the **policy year**, **your horse** has an **injury** or first shows **symptoms** of an **illness** which results in him/her never being able to take part in one of the activities shown on **your** Certificate of Insurance, **we'll** pay:

- **If your horse can no longer be ridden or used for breeding** - a percentage of the **sum insured** (or **your horse's market value**, whichever is less). The percentage **we'll** pay and **your horse's sum insured** is shown on **your** Certificate of Insurance.
- **If your horse can still be ridden or used for breeding** - 60% of the percentage shown on **your horse's** Certificate of Insurance. This means that if **you've** chosen Permanent loss of use at:
 - 100%, **we'll** pay 60%
 - 75%, **we'll** pay 45%
 - 50%, **we'll** pay 30%

Of the **sum insured** shown on **your** Certificate of Insurance (or **your horse's market value**, whichever is less).

We won't pay any amount if:

1. The permanent loss of use is caused by a **pre-existing condition**. It's important to read '*If your horse was unwell before your cover started – pre-existing conditions*' on page 7 and **our** definition of '*Pre-existing condition*' on page 4 for further information.
2. The permanent loss of use is caused by an **illness which starts in the first 14 days of cover**. It's important to read '*Illnesses that happen in the first 14 days of your horse's cover*' on page 8 and **our** definition of '*Illness which starts in the first 14 days of cover*' on page 3 for further information.
3. The permanent loss of use results from a vice or from a behavioural illness or problem.
4. **Your horse** can't breed if this is caused by something that isn't an **injury** or **illness**.
5. **Your horse** was less than 2 at the beginning of the **policy year** as shown on **your** Certificate of Insurance.
6. **Your horse** isn't allowed to take part in any competition because of any blemish or scar or any regulations about horses that have had a Hobday operation or any other operation for a respiratory system disorder.
7. The **illness** or **injury** doesn't prevent **your horse** from physically taking part in an activity.

The way we work out the 12 month time-limit

Your policy has a time limit for how long **you** can claim; **you** can claim for each **illness** and **injury** for **12 months** only. After this time all cover for that **injury** or **illness** will stop. This means a **vet** must confirm **your horse** meets the Permanent loss of use criteria no later than **12 months** after the **injury** happened or the **illness** was first noticed.

For injuries	<p>The 12 months cover will start from the date the injury happened. If your horse has more than one injury, and they:</p> <ul style="list-style-type: none">• Are diagnosed as the same injury, or• Happen at the same time, or• Are caused by, or relate to, one another, <p>One period of 12 months will apply for all of the injuries. In this case the 12 months of cover will start from the date the first injury happened.</p>
For illnesses	<p>The 12 months cover will start from the date the illness or symptoms were first noticed. If your horse has suffered from the same symptoms/illness in the past, if they're:</p> <ul style="list-style-type: none">• Diagnosed as the same illness, or• Caused by, or relate to, one another, <p>The 12 months cover starts from the very first time the symptoms/illness were seen. This applies in all cases regardless of whether:</p> <ul style="list-style-type: none">• Your vet states the past and current illnesses are not linked, and/or• The symptoms/illness presents in the same or different part of your horse's body.

When to send us your claim

You must send **us** your claim no later than 12 months after the **injury** happened or the **illness** was first noticed that caused **your horse's** Permanent loss of use. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- **Your horse's** full **veterinary history**.
- A report from **your vet** giving details of **your horse's** **illness** or **injury** and stating their opinion about his/her future ability and the reasons for the opinion.
- **If you own your horse** - a copy of **your horse's** passport or purchase receipt showing **you** as the owner.
- **If your horse is on loan** - a copy of the loan agreement, signed by both parties, and either a copy of **your horse's** passport or purchase receipt showing the owners name.

Arranging the loss of use freeze mark to be placed on your horse

After **we've** agreed to settle **your** claim, **you** must arrange for the loss of use freeze mark to be placed on **your horse**. **We** won't make any claim payment until **we've** received confirmation the freeze mark has been carried out. **We'll** pay the freeze mark company.

The only time **you** don't need to arrange for the loss of use freeze mark to be placed on **your horse** is if **your**

horse is put to sleep. We'll then make the claim payment after receiving confirmation from your **vet** that **your horse** has been **put to sleep**.

Providing a veterinary report

To claim under this section, **your vet** must provide **us** with a report giving details of **your horse's illness or injury** and their opinion on why **your horse** will never be able to take part in one of the activities shown as covered on **your** Certificate of Insurance.

Our vet reviewing your horse's details

When **you** claim, **we'll** refer **your horse's** details and **veterinary history** to a **vet** that **we** choose. To claim under this section, **our vet** and **your vet** must agree that **your horse** will never be able to take part in one of the activities shown as covered on **your** Certificate of Insurance. If **your vet** and **our vet** don't agree, **you** can request that **we** appoint a mutually agreed independent **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** do the same. **We'll** pay the costs relating to this.

Your horse's class of use

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy only covers any **illness or injury** which:

- Happen when **your horse** is taking part in, or
- Are in any way related to **your horse** taking part in,

An activity that is shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's class of use** affects **your** cover, in 'Your horse's class of use' on page 5.

Your horse's training and experience

To claim under this section, **your horse** must have been trained to do, or have taken part in, the activity that he/she can now no longer take part in.

Cover following a claim

If **we** pay a claim under this section **we'll** automatically remove the Permanent loss of use benefit from the date **we** settle **your** claim. **We'll** also lower **your horse's class of use** and reduce **your horse's sum insured** to reflect his/her **market value**. **We'll** refund any premium **you've** paid for cover after this time.

Saddlery and tack

Cover in this section applies in the UK.

The Saddlery and tack section's an optional benefit that's only included in **your** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

If **your saddlery and tack's** stolen, damaged or destroyed during the **policy year**, **we'll** pay:

- The cost of repairing the item if it's damaged to bring it back to the same condition it was in before it was damaged, or
- The cost of replacing the item with a new item of the same (or similar) brand, make and type, if the cost of repair is more than the item was worth, or it's stolen or destroyed.

We'll pay up to the **maximum benefit** shown on your Certificate of Insurance for each incident.

What you pay – your excess

The excess is the amount **you** pay when **you** claim and this is deducted from **your** claim settlement(s). The excess **you** pay under this section is shown on **your** Certificate of Insurance.

What you need to do if your saddlery and tack has been stolen or deliberately damaged:

If you don't, we can refuse the claim

- Tell the police within 24 hours and get a crime reference number.

Security- when your saddlery and tack's left unattended it must be kept in:

If it isn't, we can refuse the claim

- A *locked vehicle* - the item must be kept in the locked boot or covered luggage area, or

- *A locked house, bungalow, flat or other domestic building that **you** live in* - all doors must have been locked with 5-lever mortice deadlocks, or
- *A locked building or part of a building that **you** don't live in* - the building or part of the building that the item's kept in must have a secure roof, all doors must have been locked with 5-lever mortice deadlocks and all windows must be secured with steel bars or steel grids, or
- *A large metal shipping container that can't be moved* - this only applies where the details have been discussed with **us** and **we've** confirmed cover is in place. **Our** confirmation must be detailed on **your** Certificate of Insurance and must have been given before any incident happens which leads to a claim.

We won't pay any amount:

1. For rugs, blankets, clothing or personal effects such as, but not limited to, hats and body protectors.
2. Due to theft if there's no forcible violent entry to the building or vehicle where the item was kept.
3. For damage caused by:
 - Wear and tear,
 - The actions of moths, insects, vermin or pests,
 - Any other cause that happens slowly.
4. For damage that happens during cleaning, dying or repairing.
5. For adjustments to make the item fit **your horse**.
6. If the item's lost, stolen or damaged when being used for a business activity or as part of **your** work (whether **you're** paid or not). For example, but not limited to, when someone's using the item in a professional lesson or at a riding establishment.

When to send us your claim

You must send **us your** claim no later than one year after the loss or damage to **your saddlery and tack**. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- *If **your** item has been stolen:*
 - Evidence showing the police being told within 24hrs of **you** finding the item has been stolen,
 - Two quotations to replace the item with a new equivalent item, and
 - Photographs showing the damage to the place where the item(s) were stolen from.
- *If **your** item's damaged and repairable:*
 - Two estimates for repair, and
 - Photographs showing the damage to the item.
- *If **your** item's damaged and not repairable:*
 - Written confirmation from a saddler stating the item's damaged beyond repair,
 - Two quotations to replace the item with a brand new equivalent item, and
 - Photographs showing the damage.

You must own or be legally responsible for your saddlery and tack to claim under this section:

- If **you** own the item - cover under this section will stop immediately if ownership is transferred to another person or organisation.
- If **you're** legally responsible for its value due to a contract **you've** entered into - cover under this section will stop immediately once the saddlery and tack's returned to its owner. When **you** claim, **we'll** need a copy of the contract which shows **you're** legally responsible.

Other insurances

We won't make any payment for any claim that results from an incident covered by any other insurance, for example **your** home and contents insurance. If there's any other insurance under which **you're** entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

If your stolen saddlery and tack's found

If **your** stolen saddlery and tack's found after **we've** paid the replacement value, **you** must repay this full amount within the timescales **we** and **you** agree.

Horse-drawn vehicles and horse trailers

Cover in this section applies in the UK.

The Horse-drawn vehicle and horse trailer section's an optional benefit that's only included in **your** cover if it's shown on **your** Certificate of Insurance.

What we'll pay

If **your horse-drawn vehicle or horse trailer's** stolen or damaged during the **policy year**, we'll pay:

- The cost of repair to bring it back to the same condition it was in before it was damaged, or
- The **sum insured** (or the items **market value**, whichever is less) if the cost of repair is more than it was worth, it's not repairable or its been stolen.

What you pay – your excess

The excess is the amount **you** pay when **you** claim and this is deducted from **your** claim settlement(s). The excess **you** pay under this section is shown on **your** Certificate of Insurance.

What you need to do if your horse-drawn vehicle or horse trailer has been stolen or deliberately damaged

If you don't, we can refuse the claim

You must tell the police within 24 hours and get a crime reference number.

Security- when your horse-drawn vehicle or horse trailer isn't in use, it must be:

If it isn't, we can refuse the claim

- Secured with wheel clamp, or
- Secured with tow hitch lock, or
- Stored in a locked building - all doors must be locked with 5-lever mortice deadlocks. Cover will only be provided where the locks aren't 5-lever mortice deadlocks if the details have been discussed with **us** and **we've** confirmed cover is in place. **Our** confirmation must be detailed on **your** Certificate of Insurance and must have been given before any incident happens which leads to a claim.

There's no cover in this section when your horse-drawn vehicle or horse trailer's with a business or professional

This section doesn't provide any cover when **your horse-drawn vehicle or horse trailer's** with a business or a professional for their services and they're being paid. For example (but not limited to) when **your** trailer's with a repairer. To make sure **you're** protected **you** may want to check that the business or professional has the relevant insurance cover in place.

We won't pay any amount:

1. For damage caused by:
 - Wear and tear,
 - The actions of moths, insects, vermin, pests, mildew, mechanical or electrical breakdown,
 - Any other cause that happens slowly.
2. If your item's in the care of a business or a professional and **you're** paying for their services. For example, but not limited to, a repairer.
3. For damage that happens during cleaning or repairing.
4. For recovery and/or storage.
5. For damaged tyres.
6. For damage that happens to **your** horse-drawn vehicle while it's being used in, or training for, competitions, trials or cross-country events.

When to send us your claim

You must send **us your** claim no later than one year after the loss or damage to **your horse-drawn vehicle or horse trailer**. Any claims received after this time won't be covered by the policy.

When you claim you must send us:

- A fully completed claim form.
- The original purchase receipt.
- Documentation to support the current value, such as (but not limited to) advertisements of similar items or a letter from the supplier.

- If **your item has been stolen**:
 - Evidence showing the police being told within 24hrs of **you** finding **your** item has been stolen, and
 - Two quotations to replace the item with an item of the same age, condition, make and model at the time the loss or damage occurred.
- If **your item's damaged and repairable**:
 - Two estimates for repair, and
 - Photographs showing the damage to **your** item.
- If **your item's damaged and not repairable**:
 - Written confirmation from the repairer showing the item's damaged beyond repair, stating the approximate value before damage and the current salvage value,
 - Two quotations to replace the item with an item of the same age, condition, make and model at the time the loss or damage occurred, and
 - Photographs showing the damage to the item.

You must own or be legally responsible for your horse-drawn vehicle or horse trailer to claim under this section:

- If **you** own the item - when **you** claim, **we**'ll need the original purchase receipt showing **you** as the owner.
- If **you**'re legally responsible for its value due to a contract **you**'ve entered into - when **you** claim, **we**'ll need a copy of this contract.

Cover under this section will stop immediately if ownership is transferred to another person or organisation.

Salvage value

Where the item is damaged beyond repair the salvage value will be deducted from the amount **we** pay **you**.

Cover following a claim

If **we** pay a claim for **your** stolen or destroyed horse-drawn vehicle or horse trailer, **we**'ll automatically cancel this from **your** policy on the date **we** settle the claim. **We**'ll refund any premium **you**'ve paid for cover after this time, or adjust **your** future premiums based on this cover being removed.

If your stolen horse-drawn vehicle or horse trailer's found

If this is found after **we**'ve paid the claim, **you** must repay the full amount within the timescales **we** and **you** agree.

General conditions that apply to all sections of your policy

You must keep to these conditions to have the full protection of **your** policy. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Where you and your horse live:

- **You** and **your horse** must live in the **UK**. The only exception to this are serving members of the **UK** Armed Forces with a British Forces Post Office (BFPO) address.
- If **your** address changes **you** must tell **us** as soon as possible as this can affect **your** premium and the cover **we** provide.

Your cover can be affected if **you** provide incorrect information about where **you** live.

2. Ownership of your horse

You must be the owner of **your horse** or have **your horse** on loan:

- If **you** own **your horse** - **your** cover will stop immediately if ownership is transferred to another person or organisation.
- If **you** have **your horse** on loan - **your** cover will stop immediately once **your horse** is returned to his/her owner.

3. Paying your premium

This policy is only in force if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** don't, **we**'ll cancel **your** policy back to the last day **you**'ve paid for cover. All cover will stop from that date and no further claims will be paid.

4. The changes we can make during the policy year

We'll only change the cover we provide during the **policy year**, if:

- **You** decide to change **your** cover.
- **You** didn't tell **us** about something when **we** previously asked.
- **You** provided **us** with inaccurate information when previously asked (regardless of whether or not **you** thought it was accurate at the time).

We'll only change **your** premium during the **policy year**, if:

- **We** find out new information about **your horse** or **your** insured item that affects the premium.
- **You** decide to change **your** cover.
- **Your** address changes and this affects the premium **we** charge.

Any other changes will only be made to **your** policy at renewal.

We can also change the way **we** communicate with **you** if **you've** used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing.

The changes **we** can make at the renewal of **your** policy are explained in '*Renewing your policy*' on page 5.

5. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance and it's important **you** check any new documents **we** send to understand the information **we** need. **You** need to provide **us** with the full and accurate information, if not it can result in a claim not being paid or affect the cover **we** provide.

6. Providing information

You agree:

- To give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim.
- That any **vet** or professional who **you've** consulted with about **your horse** has **your** permission to give **us** any information **we** ask for about him/her.

If a charge is made for this, **you** must pay the charge.

7. If you're a member of veterinary staff

If **you're** a **vet** or a registered veterinary nurse, **you** can treat **your** own horse but if **you** want to claim, **you'll** need to provide the relevant clinical notes to evidence the **veterinary treatment** provided and another **vet** or registered veterinary nurse must countersign the claim form.

8. Other insurances

We won't make any payment for any claim that results from an incident covered by any other insurance. If there's any other insurance under which **you're** entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

9. Legal rights against another person

If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them, in **your** name, at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

10. Horse's on loan

If **your horse's** on loan to **you**, **you** may wish to let the owner of the horse know:

- The cover that's in place.
- That any claims settlements for Death of your horse from injury or illness, Loss by theft or straying or Permanent loss of use (if **you've** chosen this cover) will be paid directly to **you** and not the horse's legal owner, regardless of any arrangements stated in the **loan** agreement.
- That **you'll** need to send **us** a copy of the **loan** agreement if **you** make a claim for Loss by theft or straying or Permanent loss of use.
- That **we'll** need a copy of **your horse's veterinary history** while he/she was with their legal owner to assess any claim for Death of your horse from injury or illness, Veterinary fees and Permanent loss of use.

11. Law and language:

- The laws of England and Wales apply to this insurance contract.
- Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

General exclusions that apply to all sections of your policy

- 1. Your horse's age – there's no cover under this policy if your horse is:**
 - Less than 14 days old, or
 - 20 years or older at the start of **your policy year**. At the renewal after **your horse's** 20th birthday, his/her cover will change to the **injury** only Mature Horse plan and all cover for **illness** will stop.
- 2. Laws and regulations – all sections of your policy don't cover any amount:**
 - If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
 - If a government or another official body orders that **your horse** must be vaccinated against an illness as part of a compulsory mass vaccination programme. **We** won't pay any costs relating to the vaccination itself or any complications that happen due to the procedure taking place. For the purpose of this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from an illness or another risk.
 - If **your horse** is confiscated or destroyed under the order of any government, public or local authority or any other authority.
 - Incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on **your horse**.
 - Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
- 3. War, terrorism, civil commotion and radioactive contamination – all sections of your policy don't cover any loss or damage caused by, or resulting from:**
 - War of any nature, including but not limited to war, invasion, acts of foreign enemies, hostilities and warlike actions (whether war be declared or not) and civil war.
 - Rebellion, riot, revolution, nationalization, confiscation, expropriation, deprivation, requisition, insurrection, civil commotion assuming to proportion of or amounting to an uprising and military or usurped power.
 - Any act of terrorism. An act of terrorism is any act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 4. All sections of your policy don't cover any claim relating to** a disease transmitted from animals to humans.
- 5. All sections of your policy don't cover any amount caused by or resulting from** the pressure waves of an aircraft, spacecraft or anything else travelling at sonic or supersonic speed.

Fraud

Fraud increases **your** premium and the premiums of all policyholders.

If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** that involves **your** dishonesty,

We won't pay **your** claim and **we** can void **your** policy and inform the relevant authorities/other organisations and record the details on anti-fraud databases. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void **your** policy' means **we**'ll cancel **your** policy from the date the fraud occurred. If **we** take this action **you** must repay **us** any claim payments that were made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent. If any other insurer asks if **you**'ve had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any insurance policy **you** hold with any insurer who asks.

Cancelling your policy

When you can cancel your policy

You can cancel **your** policy at any time, free of charge, by contacting **us** on the details found in the section titled 'How to contact us' at the end of this booklet:

- If **you** cancel in the first 14 days of **your** cover starting, **we**'ll refund all of the premium **you**'ve paid.
- If **you** cancel in the first 14 days after **your** renewal date, **we**'ll refund any amount **you**'ve paid for cover after that renewal date.
- If **you** cancel at any other time, **we**'ll refund any amount **you**'ve paid for cover after the cancellation date.

When we can cancel your policy

We can cancel **your** policy if:

- **You**'ve been dishonest or fraudulent in any dealings with **us**,
- **You**'ve used inappropriate, aggressive or threatening language against a member of **our** staff,
- A **vet** or a welfare organisation informs **us** that **you**'ve been negligent towards **your** horse.

We'll give **you** notice in writing to the address on **your** Certificate of Insurance and refund any amount **you**'ve paid for cover after the date **we** received the information that led to **our** decision to cancel.

We can also cancel **your** policy if **you** don't make payments when due. For details on this please read point 3 in the 'General conditions' section.

Cover following cancellation of a policy or removal of a section

If a section of cover is removed from **your** policy all cover in that section stops on the date the section is removed.

If **your** policy is cancelled or comes to an end for any reason, all cover will stop on the date the policy is cancelled/ends and no further claims will be paid. If **you** want **us** to continue to cover an **illness** or **injury** up to the limits on **your** policy, **you** must keep the cover in force and continue to make **your** payments during this time.

The only exception to this is **your** cover for *Personal liability* and *Personal accident* (if **you**'ve chosen this cover). **We**'ll continue to pay up to the **maximum benefit** for the accident/incident that happened while this cover was in place. It's important to read 'Keeping your policy running after the incident that has led to a claim' on page 22 and 'Keeping your policy running after the accident that has led to a claim' on page 25 or further information.

Making a complaint

Our aim is to get it right, first time every time. If **you** have a complaint **we'll** try to resolve it straight away. If **we're** unable to, **we'll** confirm **we've** received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** can't **we'll** let **you** know when an answer may be expected. If **we** haven't resolved the situation within eight weeks **we'll** issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If **you** have a complaint, please contact **our** Complaints Team at:

Scottish Equestrian Insurance Services
Allianz Insurance plc
PO Box 224
Huddersfield
HD8 1FS
Phone 0345 026 4234
Email ahd.csm@allianz.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If **you** don't refer **your** complaint in time, the Ombudsman won't have **our** permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS doesn't affect **your** legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If **we're** unable to meet **our** liabilities **you** may be entitled to compensation under the FSCS. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

In the Privacy Notice Summary below you'll see that Allianz is mentioned. Scottish Equestrian Insurance Services is a trading name of Allianz Insurance plc and where we refer to 'we' 'us' and 'our' it means Scottish Equestrian Insurance Services and Allianz Insurance plc.

Privacy Notice Summary

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website - www.allianz.co.uk/privacy-notice.html

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Pet Plan Limited and Vet Envoy Limited who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group. Please see link for a detailed list of these companies here: <https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk>

Anyone whose personal information we hold has the right to object to us using it.

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Phone: 0208 231 3992

Email: datarights@allianz.co.uk

Address: Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Phone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB

How to contact us

By telephone	0345 070 1063
By email	seis@allianz.co.uk
In writing	Scottish Equestrian Insurance Services Allianz Insurance plc PO Box 224 Huddersfield HD8 1FS
Website	www.seisinsurance.co.uk Download a claim form www.seisinsurance.co.uk/claims

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