



# Everything you need to know

## Your Rider Plan Policy Booklet

**An insurance policy for people who ride horses that they don't own, or have on full loan.**

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

### **Effective from 7th December 2022**

This booklet contains your:

- Demands and Needs - who's this product suitable for?
- Terms and Conditions
- Privacy Notice - how we use personal information

# Welcome

Dear policyholder,

Thanks for insuring with Petplan Equine, we're delighted you're part of the Petplan family.

If you need us we'll be here to help. We do all we can to make the claims process as quick and easy as possible so you can count on prompt and caring service from our experienced staff when you need it most.

The details of the cover your policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

Wishing you a happy and healthy year ahead.

*The Petplan Equine Team*

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

Petplan Equine doesn't provide advice or any personal recommendation about the insurance products offered.

## Demands and Needs – who's this product suitable for?

This product meets the demands and needs of a person who rides horses that they don't own, or have on full loan, and who while riding these horses wants cover for personal accident (if he/she is injured) and legal protection should a third party incident happen.

## Your Terms and Conditions

### Written in Plain English

The details of your cover are explained in these Terms and Conditions. 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.

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

## 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.

<b>Drive, driving:</b>	Driving a <b>horse</b> and travelling in any horse-drawn vehicle.
<b>Full loan:</b>	Where <b>you</b> 're the only person responsible for the <b>horse</b> 's everyday care. For the purpose of this insurance, <b>you</b> 're fully responsible for the <b>horse</b> when <b>you</b> 're: <ul style="list-style-type: none"><li>• Carrying out the <b>horse</b>'s care, and/or</li><li>• Paying a person to care for the <b>horse</b> (for example, but not limited to full livery or part livery).</li></ul>
<b>Horse:</b>	Any horse, pony, donkey or other equine that <b>you</b> don't own or have on <b>full loan</b> .
<b>Immediate family:</b>	<ul style="list-style-type: none"><li>• <b>Your</b> partner, who's <b>your</b> husband, wife, civil partner, girlfriend, boyfriend or other life partner,</li><li>• <b>Your</b> or <b>your</b> partner's, child and/or step-child</li><li>• <b>Your</b> or <b>your</b> partner's, parent or step-parent, and/or</li><li>• <b>Your</b> or <b>your</b> partner's, brother, sister and/or step brother/sister.</li></ul>
<b>Injury, injured:</b>	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
<b>Maximum benefit:</b>	The most <b>we</b> 'll pay as shown on <b>your</b> Certificate of insurance.
<b>Policy year:</b>	The time during which <b>we</b> provide cover as shown on <b>your</b> Certificate of insurance. This is normally 12 months but can be less if <b>your</b> policy's been cancelled.
<b>Ride, riding:</b>	Riding, mounting and dismounting a <b>horse</b> .
<b>UK:</b>	The United Kingdom, the Isle of Man and the Channel Islands.
<b>Vet:</b>	A veterinary surgeon who's registered with the RCVS (Royal College of Veterinary Surgeons).
<b>Veterinary treatment:</b>	The cost of the following when required to treat an <b>injury</b> : <ul style="list-style-type: none"><li>• Any consultation, examination, advice, test, diagnostic procedure, surgery and nursing carried out by a <b>vet</b>, a veterinary nurse or another member of the veterinary practice under the supervision of a <b>vet</b>, and</li><li>• Any medication legally prescribed by a <b>vet</b>.</li></ul>
<b>We, us, our:</b>	Allianz Insurance plc.
<b>You, your:</b>	The person named as the Insured Person on your Certificate of insurance.
<b>Your riding equipment:</b>	Saddles, bridles, rugs, riding tack, hats, boots, jodhpurs, jackets and body protectors that're owned by <b>you</b> .

## Renewing your policy

Your policy's 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's 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 074 4408.

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, and/or
- The Terms and Conditions of your policy.

Before we're able to renew your policy, we can require you to be examined by a doctor to confirm you're safe to ride, handle and/or drive a horse:

- At each renewal, we ask you about any health conditions you have that may impact your ability to ride, handle and/or drive 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.
- At the renewal following your 75th birthday and every three years from then on.

We'll contact you to let you know if this is required. If a charge is made for this, you must pay the charge.

When your policy's due for renewal, we've 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.

### Young Rider – the changes we'll make to the cover at the renewal after the rider's 18th birthday

The Young Rider plan's only available to people under 18 years old. Where a rider's covered under this plan, at the renewal after their 18th birthday:

- The young rider will become the policyholder, and
- The cover will change to the Basic plan.

We'll send the rider their Certificate of Insurance and Terms and Conditions before this change so they can consider if this policy still meets their needs.

## Making a claim

It's distressing when an incident happens, 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.

There's lots of useful information on our website [petplanequine.co.uk](http://petplanequine.co.uk); where you can also track the progress of an existing claim at your convenience.

### Telling us about a claim or potential claim

For any sections, other than *Third Party Liability* and *Custodial Liability* you don't need to contact us to let us know about a potential claim or that 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 '*When you claim you must send us*' section you're claiming under). Of course, if you'd like to discuss your claim we're always happy to help.

If an incident happens which could lead to a claim under the *Third Party Liability* and *Custodial Liability* sections, for example a 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 the horse's owner has Third Party Liability cover or 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.

### Getting a claim form:

- Most claim forms can be downloaded from our website [petplanequine.co.uk](http://petplanequine.co.uk).
- If you'd like us to send you a claim form please contact us.

**When to send us your claims:**

The 'When to send us your claim' part of the section tells **you** when **you** need to send **us** your claim.

**Completing the claim form**

Please make sure **your** claim is completed fully by both **you** and if applicable the doctor or **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 'When you claim you must send us' 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.

## Personal Accident

Cover in this section applies when **you're** in the **UK**.

### What we'll pay

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

Cover	Maximum benefit		
	Young Rider	Basic	Deluxe
1. Death	£5,000	£10,000	£20,000
2. Permanent blindness in one or both eyes	£10,000	£10,000	£20,000
3. Permanent deafness in both ears	£10,000	£10,000	£20,000
4. Loss of one or both hands or arms*	£10,000	£10,000	£20,000
5. Loss of one or both feet or legs*	£10,000	£10,000	£20,000
6. Permanent total disability	£10,000	£10,000	£20,000
7. Temporary total disability	Not covered	£50 each week	£100 each week
8. Tuition fees	£2,500	Not covered	Not covered
9. Dental treatment	£1,000	£1,000	£1,500
10. Hospital benefit	£25	£30	£50

\* 'Loss of one or both hands or arms' and 'Loss of one or both feet or legs' includes:  
 - 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 disability**

**We**'ll pay up to **your** maximum benefit, 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 disability 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.

**Temporary total disability** We'll pay up to 52 consecutive weeks of cover, if, as a result of the accident, **you** can't carry out all of the duties of **your** job. If **you** don't have a job, we'll pay your medical expenses due to **your injury** up to the weekly benefit. If **you're** self-employed and have had to cancel work due to **your injury**, to claim the weekly benefit **you'll** need to provide evidence showing:

- The work had been arranged before the **injury** occurred, and
- The dates of the work that **you** had to cancel due to the **injury** and the amount **you** would've been paid.

If **you** don't provide this information, we'll only pay **your** medical expenses due to **your injury** up to the weekly benefit.

There's no cover under this section:

- If **you're** retired and have permanently stopped working.
- For the first 7 days' of temporary total disability for each accident.

## Tuition fees

We'll pay for the cost of a private tutor, if, as a result of the accident, **you** can't attend **your** usual place of education as a full time student.

## Hospital benefit

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

### We won't pay any amount if:

1. **Your** death, permanent total disability, permanent blindness, permanent deafness or loss of hand(s), arm(s), feet or leg(s) happens more than 24 months after the date **you** were **injured**.
2. The dental treatment isn't directly related to the **riding** accident.
3. The person injured is under 5 years old.
4. The **injury** resulted from suicide, attempted suicide or **you** deliberately injuring yourself.
5. The **injury** was caused because **you** deliberately put yourself in danger, unless it was in an attempt to save someone's life.
6. The **injury** results from **you** being under the influence of alcohol.
7. 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 *tuition fees, dental treatment and/or hospitalisation* - **you** must send **us your** claim within 12 months of the **injury** happening.
- For *permanent total disability and/or temporary total disability* - **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.

### If you had an old 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 to be done, **you** agree to accept the independent opinion and we'll will 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 a horse**. We'll only cover a claim related to a head injury if **you** do this.

### When we may require a medical examination

After an accident that's 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's necessary. We'll pay any costs for this.

There are other times **we** may require **you** to be examined by a medical advisor or doctor before **we** can renew **your** policy. These are explained in 'renewing your policy' on page 5.

### Multiple disabilities:

If **you** suffer from more than one of the disabilities numbered 1, 2, 3, 4, 5 or 6 in the table on page 6, we'll only pay a maximum of £10,000 for the Young Rider and Basic plans and £20,000 for the Deluxe plan.

### Keeping your policy running after the accident that's led to a claim

**You** can keep **your** policy running for as long as **you** like after the accident that's 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 happened while **your** cover for Personal Accident was in place.

Once we've paid a claim for any of the disabilities numbered 2, 3, 4, 5 or 6 in the table on page 6, all cover for all of these stop. If **you've** another accident **you** can't claim for any of these disabilities.

We won't automatically cancel **your** policy if **we** pay a claim under this section. If **you** want to stop cover **you** need to let **us** know and we'll cancel **your** policy 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 premium paid for cover before the date **you** tell **us** **you** want cover to stop.

## Third Party Liability and Custodial Liability

Cover in these sections apply when **you're** in the **UK**.

Pages 8 to 9 explain the cover provided and the limitations under the *Third Party Liability* and *Custodial Liability* sections.

These sections cover against incidents or accidents that happen while **you're riding**, handling and/or **driving a horse**, during the **policy year**, that **you're** legally responsible for.

### What we'll pay

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

Each section covers different Liability claims made against **you**:

**Third Party Liability** Provides cover if due to the incident, a third party person is killed, injured or falls ill, or third party property is damaged.

**Custodial Liability** Provides cover if due to the accident:

- The **horse's injured**, dies or needs recovery from a professional rescue service, or
- The horse-drawn vehicle's damaged while **you're driving a horse**.

The *Third Party Liability* and *Custodial Liability* sections have a separate **maximum benefit**. The **maximum benefit** we'll pay under these sections, for each incident/accident, are shown on **your** Certificate of Insurance.

### What you pay – your excesses

The excesses are the amounts **you** pay when **you** claim. The excesses **you** pay under these sections are explained on **your** Certificate of Insurance.

To help with **your** understanding of these sections, **we've** provided an example of a claim **we** might receive. For example, but not limited to, a horse escapes from **your** control and is hit by a car. If **you're** legally responsible, the *Third Party Liability* section would cover any injuries to the people in the car and/or damages to the car. While the *Custodial Liability* section would cover injuries to the **horse**. In this example, **you'd** have one **maximum benefit** to claim for *Third Party Liability* and another for *Custodial Liability*. **You'd** also pay an excess under each section.

### Useful information if an incident occurs

**We** understand that if **you're** 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 these sections. For example (but not limited to) the **horse** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if the **horse's** owner has *Third Party Liability* cover or **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 these sections.

**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 the **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** haven't agreed beforehand.
2. If **you're** legally responsible only because of a contract **you've** entered into.
3. For the death, **injury** or illness of **you**, an **immediate family member**, or anyone who lives with **you** or is employed by **you**.



4. If the **horse**, the horse-drawn vehicle or the property damaged belongs to, or is the responsibility of, **you**, an **immediate family** member or anyone who lives with **you** or is employed by **you**.
5. That result from an incident if **you've** not followed instructions or advice given to **you** by the owner of the **horse**, or the person responsible for him/her.
6. If the incident happens in an area or place where horses are specifically prohibited, unless the **horse** escapes and enters the area outside of **your** control.
7. For an incident which occurs when the **horse's** tethered or when he/she had escaped from, or has been purposefully released from, a tether.
8. If the **horse you're driving's** attached to a vehicle that needs third party cover under any road traffic law.
9. If all or part of a fence, a wall, a gate or an agricultural crop is damaged.
10. If **you're** legally responsible under the laws of any country, other than the **UK** or members of the European Union.
11. 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 accident caused by the **horse** or horse trailer or horse-drawn vehicle.

## Emergency Veterinary Fees for injury

Cover in this section applies when **you're** in the **UK**.

### What we'll pay

If, during the **policy year**, the **horse** is **injured** because of an accident that happens when **you're riding**, handling and/or **driving** him/her, and needs immediate **veterinary treatment**, we'll pay the cost of:

- The **vet** attending the **horse**,
  - **Veterinary treatment** the **horse** has received to treat the **injury**,
  - Moving the **horse** from the scene of the accident to the place he/she is usually kept, and
  - The **horse** being put to sleep by the **vet** at the scene of the accident and disposal of the **horse's** body.
- There are restrictions to how long we'll cover each **injury**.

### How long we'll cover each injury

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

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

<b>The time limit</b>	<b>Your</b> policy covers the <b>veterinary treatment</b> needed for each <b>injury</b> for up to 24 hours. This starts after the accident that happened when <b>you're riding</b> , handling and/or <b>driving</b> the <b>horse</b> . After this time all cover for that <b>injury</b> will stop.
<b>The monetary limit</b>	<b>Your</b> policy provides a maximum amount of money for <b>you</b> to claim for each separate <b>injury</b> . This is called the <b>maximum benefit</b> and the amount <b>you</b> can claim for each <b>injury</b> is shown on <b>your</b> Certificate of Insurance.

### We won't pay for:

1. **Veterinary treatment** for an illness, including treatment that's caused by or related to any illness.
2. Any **injury** that happened, or first showed symptoms, before the accident that led to the claim.
3. **Veterinary treatment** for any **injury** deliberately caused by **you**, a member of **your immediate family** or the person who owns the **horse**.
4. Any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.
5. A post-mortem examination and/or report.

### When to send us your claim

**You** must send **us** **your** claim no later than one year after the accident that led to the claim. Any claims **we** get 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 which show what **you're** claiming for.
- The **horse's** veterinary history for the treatment **you're** claiming for.

### The cost of medicines and materials

We'll cover the cost of any medicines or materials that'll be used to treat the **horse** for up to 24 hours after the accident. Any medicines/materials used after this time aren't covered by **your** policy.

### Dealing with the 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 the **horse**. In this case, we'll only tell the veterinary practice if **you** have an active insurance policy with **us**, and if **you** do – the date cover started, the type of cover in place and the monetary limits of **your** policy.
- If **you** have a valid claim, **we** can usually pay the veterinary practice directly; however, if **you** ask **us** to do this, **we've** the right to decline the request.

## Riding Equipment

Cover in this section applies when **you're in the UK**.

### What we'll pay

If **your riding equipment'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's 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 excesses

The excess is the amount **you** pay when **you** claim and this is deducted from **your** claim settlement(s).

The excess **you** pay for each incident is shown on **your** Certificate of Insurance.

### What you need to do if your riding equipment's 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 riding equipment's left unattended it must be kept in:

If it's **not**, 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've 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've been given before any incident happens which leads to a claim.

### We won't pay any amount:

1. Due to theft if there's no forcible violent entry to the building or vehicle where the item was kept.
2. For damage caused by:
  - Wear and tear,
  - The actions of moths, insects, vermin or pests,
  - Any other cause that happens slowly.
3. For damage that happens during cleaning, drying or repairing.
4. If **your riding equipment's** 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 riding equipment**. 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's been stolen**:
  - Evidence showing the police being told within 24hrs of **you** finding the item's 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 is 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 riding equipment 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 item's returned to its owner. When **you** claim, we'll need a copy of the contract which show's **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 riding equipment's found

If **your** stolen riding equipment's found after **we've** paid the replacement value, **you** must repay this 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 live:

- **You** must live in the **UK**.
- 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. Precautions:

Throughout the **policy year** **you** must take all reasonable steps to:

- Care for the **horse** **you're riding**, handling and/or **driving**.
- Provide a secure and safe environment for the **horse** to prevent **injury**, illness, theft or straying.
- Control the **horse** to prevent **injury** to a person or another animal and damage or destruction to any property.
- Understand the **horse's** usual behaviour to make sure **you** have the experience, and are able, to **ride**, handle and/or **drive** him/her.

If **we** state that **you've** not taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet** 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.

### 3. Paying your premium

This policy's 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** 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 **you** that affects the premium.
- **Your** address changes and this affects the premium **we** charge.

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

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

### 7. 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.

### 8. Legal rights against another person

If **you've** 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.

### 9. 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

- All sections of your policy don't cover any horse that's owned by, or on full loan to:**
  - **You,**
  - A member of **your immediate family,**
  - Any person who lives with **you,** or
  - Any person who's employed by **you.**
- The activities you're taking part in - all sections of your policy don't cover any incident or injury that happens when you're taking part in:**
  - Horseball, arab racing, team chasing, hunter chasing, point-to-pointing, polocrosse, polo.
  - Any unlawful activities.
  - Any professional competition or racing, including but not limited to, point-to-point racing.
- Business activities - all sections of your policy don't cover any incident or injury that happens while you're:**
  - Carrying out **your** business activity, profession or occupation.
  - Working for someone, including voluntary work.
- 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.
  - Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
- 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.
- 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.
- All sections of your policy don't cover any amount** that results from a disease transmitted from animals to humans.
  - 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 UK 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.

## 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** which involves **your** dishonesty,

**We** won't pay **your** claim and **we** can void **your** policy, 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.

## labelling 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.

As the Rider Plan covers you while riding horses that you don't own, or have on full loan, it's important that you contact us to cancel your policy if you're no longer riding other people's horses.

### When we can cancel your policy

We can cancel your policy if:

- You've been dishonest or fraudulent in any dealings with us, or
- A vet or a welfare organisation informs us that you've been negligent towards any 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 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 for any new incidents/accidents will be paid.

## 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've not 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:

Petplan Equine  
PO Box 222  
Huddersfield  
HD8 1FQ  
Telephone: 0345 075 2028  
Email: petplan.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](http://www.financial-ombudsman.org.uk)

Telephone: 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Alternatively, you can contact the Financial Ombudsman Service directly.

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](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

In the Privacy Notice below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where we refer to 'we' 'us' and 'our' it means Petplan and Allianz Insurance plc.

## Privacy Notice – how we use personal information

### Introduction

This notice explains how we collect, use and store personal information. Your privacy and personal information are important to us and we are committed to keeping it protected. We've tried to make this notice as clear and transparent as possible, so you are confident about how we use your information. As data controller, we are responsible for decisions about how your information will be processed and managed. You will also find details below regarding your rights under data protection laws and how to contact us.

### 1. Who we are and whose personal information we collect

When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy. When we say "you" and "your" and "individuals" in this notice, we mean anyone whose personal information we may collect, including:

- anyone seeking an insurance quote from us or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses
- anyone who has a business relationship or transacts business with us or provides us with a service, such as brokers, intermediaries and animal breeders.

### 2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims and carry out engineering inspections to fulfil our contract
- to administer third party claims, deal with complaints and prevent financial crime to meet our legal obligations
- to manage our business, conduct market research and manage our relationships with business partners to meet the legitimate needs of our business
- to send marketing information about our products and services if we have received your specific consent.

There is no obligation to provide us with personal information, but we cannot provide our products and services without it.

### 3. Marketing

We use an individual's personal information to market products and services to them.

Our marketing activities may include:

- providing information about products and services by telephone, post, email and SMS; we will either do this ourselves or use third party partners to do it for us

- working with selected partners to display relevant online advertisements, and to our other customers, on third party websites and social media platforms. To do this, we may provide our partners with an individual's personal information in an encrypted format, which they use only to identify the appropriate audiences for our advertisements. We ensure that our partners delete this information once the advertisement audiences have been identified, and do not use the information for their own purposes.

If you do not wish to receive marketing information about our products and services you can tell us at any time by using the contact details found in Section 10: Know your Rights.

### 4. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in Section 10: Know Your Rights and we will review the decision.

### 5. The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in Section 2: How We Use Personal Information:

- basic personal details such as name, age, contact details and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video, including surveillance to help us manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- information relating to the use of our websites via the use of cookies
- accessibility details if we need to make reasonable adjustments to help
- business activities such as goods and services offered.

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences



(previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)

## 6. Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media.

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- veterinary practices, animal charities and breeders
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants or witnesses.

We also collect information from your computer in the form of cookies. Please refer to our Cookie Policy for more details -

<https://www.allianz.co.uk/cookie-policy.html>

## 7. Sharing personal information

We only share your information when necessary for the purposes stated in Section 2: How We Use Personal Information.

We may share personal information with:

- other companies within the global Allianz Group [www.allianz.com](http://www.allianz.com)
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- our approved suppliers to help deal with claims or manage our benefit services, for example, vehicle repairers, veterinary advisors, legal advisors and loss adjusters
- other partners, local authorities and councils, including the RSPCA, if we suspect or conclude, following investigation, poor breeding practices and animal cruelty
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to us or you, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE) and network organisations of which you are a member
- external agencies for market research purposes
- any organisation where you have agreed for them to receive that data as part of the terms and conditions of your membership or affiliation
- prospective buyers in the event that we wish to sell all or part of our business.

## 8. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. We may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. We have Binding Corporate Rules (BCRs) which are our commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCRs, please contact our Data Protection Officer.

Some of our suppliers have servers outside the EU. Our contracts with these suppliers require them to provide equivalent levels of protection for personal information.

## 9. How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

## 10. Know your rights

Any individual whose personal information we hold has a number of rights in relation to how that information is processed by us. You have the following rights:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access**– individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to be forgotten** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) [www.ico.org.uk](http://www.ico.org.uk)

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

Phone: 0208 231 3992

Email: [datarights@allianz.co.uk](mailto:datarights@allianz.co.uk)

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

### **11. Allianz (UK) Group Data Protection Officer contact details**

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

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](mailto:dataprotectionofficer@allianz.co.uk)

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

### **12. Changes to our Privacy Notice**

This Privacy Notice was last updated in September 2020.

Occasionally it may be necessary to make changes to this notice. When that happens we will provide an updated version at the earliest opportunity. The most recent version will always be available on our website [www.allianz.co.uk](http://www.allianz.co.uk).

### **13. Allianz Privacy Standards (APS)**

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area. The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us. The latest Allianz Privacy Standard can be found at <https://www.allianz.com/en/privacy-statement.html>.









## How to contact us

**BY TELEPHONE** 0345 074 4408

**BY EMAIL** [petplan.ccare@allianz.co.uk](mailto:petplan.ccare@allianz.co.uk)

**IN WRITING** Petplan Equine Customer Centre  
PO Box 222  
Huddersfield  
HD8 1FQ

**WEBSITE** [petplanequine.co.uk](http://petplanequine.co.uk)

[Download a claim form](http://petplanequine.co.uk/claims) [petplanequine.co.uk/claims](http://petplanequine.co.uk/claims)

[Track your claim](http://petplanequine.co.uk/claims) [petplanequine.co.uk/claims](http://petplanequine.co.uk/claims)

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