



Everything you need to know

Your Veteran Plan Equine Insurance Policy Booklet

An injury only insurance policy for older horses

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:

- Terms and Conditions
- Privacy Notice - how we use personal information

Welcome

Dear policyholder,

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

We hope your horse's in the best of health, but rest assured, if you need us we'll be there 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 and your horse 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.

Your Veteran Plan

Terms and Conditions

Written in Plain English

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

Important information about your cover

Your horse's cover is limited to **injury only**. This means any claim that's caused by, or relates to, an illness, isn't covered by **your** policy.

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.
- Activity group:** 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.
- 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 14.
- Illness, illnesses:** Any sickness, disease, defect, abnormality and/or change from a healthy state.
- Immediate family:**
- **Your** partner, who's **your** husband, wife, civil partner, girlfriend, boyfriend or other life partner,
 - **Your** or **your** partner's, child and/or 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:
- A horse of the same age, breed, gender and ability as **your horse** just before the **injury** happened, or
 - A horse trailer or horse-drawn vehicle of the same age, type and condition as **your horse trailer or horse-drawn vehicle** 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** behavior, **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 injury:	This is any injury that happened before your horse's cover started, or the section was added to your insurance. It's also any injury which is caused by or related to it. This is regardless of when you need to make a claim for the injury .
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:	<i>When your horse's in the UK - a Veterinary Surgeon who's registered with the Royal College of Veterinary Surgeons (RCVS).</i> <i>When your horse's in the Republic of Ireland – a Veterinary Surgeon who's registered with The Veterinary Council of Ireland (VCI).</i>
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:	The cost of the following when required to treat an injury : <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 trailer or horse-drawn vehicle:	The horse trailer or horse-drawn vehicle 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, **sum insured** and/or **your** address could also impact **your** premium.

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 072 8899.

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 8 which explains this in more detail.

We can limit or remove Third Party 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.

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.

Where we'll provide cover – the geographical limits

The below table shows where **we'll** provide cover. This table shows all sections of cover but most sections are optional and a section's only included in **your** cover if it's shown on **your** Certificate of Insurance.

Section	Where we'll provide cover
Third Party Liability	When your horse or your horse trailer/horse-drawn vehicle's in the UK only
Death from Injury Disposal following death from injury Injury only Veterinary Fees Personal Accident	When your horse's in the UK or the Republic of Ireland*
Saddlery and Tack Horse Trailer and Horse-Drawn Vehicle	When the insured items are in the UK or the Republic of Ireland*

* Cover in the Republic of Ireland is for a maximum of 30 days in each **policy year**. If **your horse** and/or insured items will be in the Republic of Ireland for longer than this, **you** must let **us** know as soon as possible as this'll affect the cover **we** provide.

Your horse's Activity groups

Your horse is covered for the following activities:

Horses at grass/ retired horses	Breeding	Hacking
Western riding	Endurance rides	Flatwork and ground work
Mounted games	Riding and pony club activities	Trec
Showing	Dressage	Eventing
Jump cross	Driving	Vaulting
Cross country and hunter trials	Show jumping	Horse ball
Point to pointing	Polo, polo cross and team chasing	

On the Veteran Plan, the activities covered are set and **you** can't change them in any way.

You need to 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.

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

- Happens when **your horse** is being used for an activity that isn't covered by **your** policy,
- Is in any way related to **your horse** carrying out an activity which 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** 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.

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's**:

- *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**.

If your horse was injured before your cover started - pre-existing injuries

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 injuries**. A **pre-existing injury** is any **injury** that happened before **your horse's** cover started. It's also any **injury** which is caused by or related to it. This is regardless of when **you** need to make a claim for the **injury**.

Some examples:

- **Your horse** bruised his/her sole before cover started, the bruised sole is a **pre-existing injury**.

- 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 a ruptured tendon. Anything related to this ruptured tendon is classed as a **pre-existing injury** as the **symptoms** were shown before **your horse's** policy started.

It's important to read **our** definition of 'Pre-existing injury' on page 5 as this'll be used to assess any claims **you** submit to determine if an **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** when a horse has an **injury** which caused a ruptured tendon, however if a horse:

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

- Ruptures a tendon during cover, exclusions can be placed from **your** next renewal which show that cover for this ruptured tendon (and any related **injuries**) 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 **injury** happened, 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:

<p>At the start of your policy</p>	<p>We can place exclusions at the start of a policy for any pre-existing injuries. Please read '<i>If your horse was injured before your cover started – pre-existing injuries</i>' for more information about pre-existing injuries.</p>
<p>At renewal</p>	<ul style="list-style-type: none"> • When you claim, and • Based on the answers to our questions about your horse's health and behavior. This is regardless of whether you claim for the injury or not. If we haven't received a claim for the injury, we still need to be told about the injury so we can advise you 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, whichever is reached first.</p> <p>We can also limit or remove <i>Third Party Liability</i> and <i>Personal Accident</i> cover from renewal. Please read '<i>Renewing your policy</i>' on page 6, for more details</p>

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
- **You** 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've been placed had **we** been aware at **your** application or renewal.

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.</p>
<p>Removing a section of cover</p>	<p>Your cover for Death from Injury, Theft or Straying, Third Party Liability, Personal Accident and the Lawphone Legal Advice Helpline 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. <i>We can remove your cover for Third Party Liability and Personal Accident, for more details please read the section 'Renewing your policy' on page 6.</i></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 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 7.</i></p>

If **you'd** like to discuss changing **your horse's** cover please call us on 0345 072 8899. 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 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 *Injury only Veterinary Fees* section **we** can usually pay the veterinary practice direct.

Telling us about a claim or potential claim

If the *Third Party Liability* 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 *Third Party Liability* **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 '*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.

Getting a claim form:

- Most claim forms can be downloaded from **our** website petplanequine.co.uk.
- Most veterinary practices will have a supply of Veterinary Fees claim forms.
- If **you**'d like **us** to send **you** a claim form please contact **us**.

When to send us your claims:

You must send **us your** *Injury only Veterinary Fees* 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 '*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 **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 '*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.

Injury only Veterinary Fees

*Cover in this section applies when **your horse**'s in the **UK** and the Republic of Ireland.*

The Injury only Veterinary Fees section is an optional benefit that's only included in **your horse**'s cover 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**.

*There are restrictions on 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**, and
- A *monetary limit* for how much **we**'ll pay for each **injury** (this is called the **maximum benefit**).

The time-limit	Your policy covers the treatment of each injury for 12 months . The 12 months start when the injury happens. After this time all cover for that injury will stop.
The monetary limit	Your policy provides a maximum amount of money for you to claim for each separate injury . This is called the maximum benefit and the amount you can claim for each injury 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 page 11:

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

Complementary treatments

The Injury only Veterinary Fees section also covers the cost of the following complementary treatments and the amount **we** pay for these will be taken out of **your** Injury only Veterinary Fees **maximum benefit**.

Acupuncture	Chiropractic manipulation	Herbal medicine
Homeopathy	Nutraceuticals	Physiotherapy
Specialist farriery	Hydrotherapy	Osteopathy

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

Who needs to carry out treatment?

This table below explains who needs to carry out the treatments covered by **your** policy. 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 referred **your horse** to the professional for treatment.

Veterinary treatment	A vet , a veterinary nurse or another member of a veterinary practice under the supervision of a vet .
Acupuncture, Nutraceuticals, Homeopathy	A vet .
Dental treatment	A vet or a qualified equine dentist.
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).

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. Treatment for an **illness**, including treatment that's caused by or related to any **illness**.
2. Routine or preventative treatments recommended by a **vet** to prevent **injury**. **We** also won't pay for any complications that result from these procedures.
3. Stabling, bedding, grazing, feeding or any changes in the way **you** look after **your horse**.
4. Treatment or procedures that **you** choose to have carried out, which the **vet** confirms isn't necessary or isn't related to an **injury**. **We** also won't pay for any complications that arise from the treatment/procedure.
5. Treatment needed because of a vice or from **your horse's** behaviour.
6. Treatment for any **injury** deliberately caused by **you**, a member of **your immediate family** or the person looking after **your horse**.
7. Transporting **your horse** to, or from, his/her place of treatment.
8. A post-mortem examination and/or report.
9. 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' in this section before reading the wording below.

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:

- Are diagnosed as the same **injury**, or
- Happen at the same time, or
- Are caused by, or relate to, one another,

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.

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.

After your policy limits have been reached

Please read 'How long we'll cover each injury' 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**. **We** also won't pay for any **injury** which is caused by or related to it.

The maximum benefit that we'll pay

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

The most **we'll** pay for each **injury** is the **maximum benefit** that applies on the date the **injury** happened.

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**.*
- *If it's a claim for a new **injury** – the **veterinary history** for the treatment **you're** claiming for. There are claims for certain **injuries** 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 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 **injury** being claimed and the quantities required.

If your horse was injured 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 injury**. This is when **your horse** was **injured** or had **symptoms** before **your** cover started. Any **injury** that happened before **your horse's** cover started is classed as a **pre-existing injury**. It's important to read 'If your horse was injured before your cover started – pre-existing injuries'

on page 7 and **our** definition of 'Pre-existing injury' on page 5 as these will be used to assess any claims **you** submit to determine if an **injury** is pre-existing.

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** after the date the **injury** happened. 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** if:
 - **Your horse** had a dental examination by a **vet** or qualified equine dentist in the **12 months** before the **injury** happened.
 - Any treatment recommended as a result of the last dental examination was carried out within the timescales recommended by the **vet** or dentist.
- **We** don't cover the cost of rasping **your horse's** teeth.

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** and castrating is essential to treat that **injury**. **We** won't pay castration costs for any other reason.

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. **We** won't cover any charges made by the practice/hospital for livery, stabling, grazing, bedding and feeding.

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's provided in the optional 'Disposal following death from injury' section, which's 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 and/or physiotherapy, 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 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 for an **injury**, or
- The item is required due to **your personal circumstances**.

Examples of equipment and machinery are (but not limited to) tens machines, equiband, 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 **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 **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.

Specialist farriery

We'll pay for **specialist farriery** when needed to treat an **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 transplant surgery

We cover the cost of stem cell therapy. Any other type 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 activity groups

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy doesn't cover any **injury** which:

- Happens when **your horse** is taking part in, or
- Is in any way related to **your horse** taking part in,

An activity that isn't shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's** activity group affects **your** cover, in 'Your horse's activity group' on page 7.

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

Death from Injury

Cover in this section applies when **your horse's** in the **UK** and the Republic of Ireland.

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**.

Important information if your horse is put to sleep

If **your horse** is **put to sleep**, cover under this section is only in force if his/her condition has met the **BEVA Guidelines for the Destruction of Horses**. These state that the insured horse must've suffered from an **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 13 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 a ruptured tendon. 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 ruptured tendon, 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** death is caused by or relates to an **illness**.
2. If **your horse's** **put to sleep** and his/her condition didn't meet the **BEVA Guidelines for the Destruction of Horses**.
3. If **your horse's** death is caused by a **pre-existing injury**. It's important to read '*If your horse was injured before your cover started – pre-existing injury*' on page 7 and **our** definition of '*Pre-existing injury* on page 5 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 from injury*' section, which

Your horse's condition must've met the BEVA Guidelines for the Destruction of Horse's

If **your horse** is **put to sleep**, to claim under this policy his/her condition must've met the **BEVA Guidelines for the Destruction of Horses**. These can be found on page 14.

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 **injury** for **12 months** only. After this time all cover for that **injury** 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.

The **12 months** cover will start from the date the **injury** happened. If **your horse** has more than one **injury** and they:

- Are diagnosed as the same **injury**, or
 - Happen at the same time, or
 - Are caused by, or relate to, one another,
- 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.

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 horses** 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 on page 13.
- 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.

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. 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.

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** and there's 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 activity groups

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy doesn't cover any **injury** which:

- Happens when **your horse** is taking part in, or
 - Is in any way related to **your horse** taking part in,
- An activity that isn't shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's** **activity group** affects **your** cover, in '*Your horse's activity group*' on page 7.

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.

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 any more 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 from injury

Cover in this section applies when **your horse's** in the **UK** and the Republic of Ireland.

The disposal section is 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 an **injury**.

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

To have a valid claim, your horse's death must be covered under the Death from Injury section of cover.

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 From Injury* claim form.
- The disposal receipt.

Lawphone Legal Advice Helpline

What we'll provide

Access to the legal helpline, which provides advice, 24 hours a day, 365 days a year, on any personal legal matter. The advice **you** get from the legal Helpline will always be according to the laws of Great Britain and Northern Ireland.

What we won't provide

Legal advice for business issues.

How to get advice

The contact telephone number for the legal helpline is shown on **your** Certificate of Insurance. When **you** call the Legal helpline, quote the policy number 36316. **You'll** then be asked for a brief summary of the problem and these details will be passed on to an advisor who'll return **your** call.

We may record the calls for **your** and **our** mutual protection and **our** training purposes. This service is provided by Allianz Legal Protection, a trading name of Allianz Insurance plc.

Third Party Liability

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

This section applies to all horse's, unless it's been specifically removed and excluded from **your horse's** cover. It's important that **you** check **your horse's** Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it's not as **you** expected.

In this section:

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

What you pay – your excess

The amount shown on **your** Certificate of Insurance for each incident where property's been damaged.

*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 16.*

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

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 trailer or your horse-drawn vehicle's being used for a business activity

This section doesn't provide any cover when **your horse** or **your horse trailer** or **horse-drawn vehicle'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 trailer** or **horse-drawn vehicle**. 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.

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 trailer** or **horse-drawn vehicle**.

We can remove cover for Third Party 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 activity groups

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy doesn't cover any incident which:

- Happens when **your horse** is taking part in, or
 - Is in any way related to **your horse** taking part in,
- An activity that isn't shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's** activity group affects **your** cover, in '**Your horse's** activity group' on page 7.

When we require a medical examination

- If **you** have an old injury, physical disability or condition - before **we** provide cover for Third Party 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. 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** require 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. **We** won't be able to cover **you** for 'Third Party 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 occurred while **your** cover for Third Party Liability was in place.

Incidents involving your horse trailer while it's attached to (or become 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 Third Party 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** and the Republic of Ireland.

This section applies to all policies, unless it's been specifically removed and excluded from **your** cover. It's important that **you** check **your** Certificate of Insurance, including the exclusions and contact **us** as soon as possible if it's not as **you** expected.

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

What we will 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	
	Standard	Superior
1. Death	£10,000	£20,000
2. Permanent blindness in one or both eyes	£10,000	£20,000
3. Loss of one or both hands or arms*	£10,000	£20,000
4. Loss of one or both feet or legs*	£10,000	£20,000
5. Permanent total disability	£10,000	£20,000
6. Temporary total disability	No cover	£100 each week
7. Dental treatment	£1,000	£1,000
8. Hospital benefit	No cover	£50 each 24 hours

* 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.

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.

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.

We won't pay any amount if:

1. **Your** death, permanent total disability, permanent blindness 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 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 or death resulted from suicide, attempted suicide or **you** deliberately injuring yourself.
6. The injury or death was caused because **you** deliberately put yourself in danger, unless it was in an attempt to save someone's life.
7. The injury or death results from **you** being under the influence of alcohol.
8. The injury or death 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 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.

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, 4 or 5 in the table on page 17, **we'll** only pay a maximum of £10,000 for the Standard plan and £20,000 for the Superior plan for all the disabilities.

Your horse's activity groups

You need to make sure **your** insurance covers all of the activities **your horse** takes part in. **Your** policy doesn't cover any incident which:

- Happens when **your horse** is taking part in, or
- Is in any way related to **your horse** taking part in,

An activity that isn't shown as covered on **your** Certificate of Insurance.

You can find more information about how **your horse's** activity group affects **your** cover, in 'Your horse's activity group' on page 7.

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 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** require 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. **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'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 occurred while **your** cover for Personal Accident was in place.

Once **we**'ve paid a claim for any of the disabilities numbered 2, 3, 4 or 5 in the table on page 17, all cover for all of these stop. If **you** have another accident **you** can't claim for any of these disabilities.

Theft or Straying

Cover in this section applies when **your horse's** in the **UK** and the Republic of Ireland.

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 is 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 owner's 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**,
- Is travelling with **you** and **your horse** in the **UK** or the Republic of Ireland.

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.

Saddlery and Tack

Cover in this section applies in the **UK** and the Republic of Ireland.

The Saddlery and Tack section is 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 first £100 for each incident.

What you need to do if your saddlery and tack'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 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'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's 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. 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 is 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 items been stolen:*
 - Evidence showing the police being told within 24hrs of **you** finding the items 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 is 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 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 Trailers and Horse-Drawn Vehicles

Cover in this section applies in the **UK** and the Republic of Ireland.

The Horse trailer and horse-drawn vehicle section is 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 trailer or horse-drawn vehicle'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 it's been stolen.

What you pay – your excess

The first £100 for each incident.

What you need to do if your horse trailer or horse-drawn vehicle's 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 trailer or horse-drawn vehicle isn't in use, it must be:

If it isn't, we can refuse the claim.

- Secured with wheel clam, or
- Secured with tow hitch lock, or
- Be stored in a locked building - all doors must be locked with 5-lever mortice deadlocks on all doors. 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've been given before any incident happens which leads to a claim.

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

This section doesn't provide any cover when **your horse trailer or horse-drawn vehicle'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 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 any 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 trailer or horse-drawn vehicle**. 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.
- 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's 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 trailer or horse-drawn vehicle 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 **your horse trailer or horse-drawn vehicle's** damaged beyond repair, **we'll** deduct the salvage value from the amount **we** pay **you**.

Cover following a claim

If **we** pay a claim for **your** stolen or destroyed horse trailer or horse-drawn vehicle, **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 trailer or horse-drawn vehicle'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. Precautions:

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

- Maintain **your horse's** health.
- Provide a secure and safe environment for **your horse** to prevent **injury, illness**, theft or straying.
- Control **your horse** to prevent injury to a person or another animal and damage or destruction to any property.

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.

4. The person riding or handling your horse

You must make sure anyone **riding** or handling **your horse**:

- Has the experience to do so, and
- Only uses **your horse** for the activities listed on **your** Certificate of Insurance.

5. Providing routine care – what you need to do:

You must make sure the following care is provided for **your horse**:

- **Dental care:**
 - **Your horse** must have a dental examination by a **vet** or qualified equine dentist at least once every 12 months.
 - Any treatment recommended after a dental examination must be carried out within the timescales recommended by the **vet**/dentist.
- **Preventative actions** - **you** must take any actions normally recommended by a **vet** to prevent or reduce the risk of **injury**, for example (but not limited to) ensuring **your horse** is at a healthy weight.
- **Vaccinations** - **your horse** must be kept vaccinated against tetanus and given boosters (in accordance with veterinary advice) to maintain their protection. If not, **we** won't cover any amount related to **your horse** not being vaccinated.

6. Providing timely veterinary attention and following your vets advice:

If **your horse** is injured **you** must:

- Arrange for a **vet** to examine and treat **your horse** as soon as possible. If there's a delay in arranging **veterinary treatment** and **we** believe this resulted in additional costs, **we** won't pay the additional costs.
- Follow any advice **your vet** gives. If **you** don't, and **we** believe this resulted in additional costs, **we** won't pay the additional costs.

If **we** state the actions above resulted in additional costs 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** also do the same.

We'll pay any costs relating to this.

7. 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.

8. 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.

The changes **we** can make at the renewal of **your** policy are explained in '*Renewing your policy*' on page 6.

9. 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. Horse's on loan

If **your horse** is 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 from injury and Theft or Straying 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 Death from injury or Theft or Straying.
- 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 from injury and Injury only Veterinary Fees.

15. 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 policy doesn't cover any illness:

As **your horse** is insured under the injury only Veteran plan, there's no cover for any claim that's caused by, or relates to, any **illness**.

2. Laws and regulations – all sections of your policy don't cover any amount:

- If you break the **UK** or Republic or Ireland 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) or the Department of Agriculture, Environment and Rural Affairs (DAERA) 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** 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.

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**, or
- 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 7 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 **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 *Third Party Liability* and *Personal accident*. **We**'ll continue to pay up to the **maximum benefit** for the accident/incident that occurred 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 19 and '*Keeping your policy running after the accident that has led to a claim*' on page 16 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**'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
Telephone: 0800 0234567 or 0300 1239123

Email: 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, by emailing 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
- 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

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

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

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.

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 072 8899

BY EMAIL petplan.ccare@allianz.co.uk

IN WRITING Petplan Equine
PO Box 222
Huddersfield
HD8 1FQ

WEBSITE petplanequine.co.uk

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

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

Petplan Equine is a trading name of Pet Plan Limited who provides and administers the cover and Allianz Insurance plc who underwrite the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

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