

Horse Insurance - Basic

Insurance Product Information Document (IPID)

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Insurer: Fortegra Insurance UK Limited

Joint Manufacturer: Fortegra Insurance UK Limited / Petcover EU Limited t/a British Pet Insurance Services

Product: Horse Insurance Basic Plan

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This document provides key information about your insurance policy. You can find full information by reading your Certificate of Insurance and the Terms and Conditions.

What is this type of insurance?

This is an insurance policy for horses which provides cover for; if your horse is stolen, goes missing or dies as a result of an injury or illness; and irrecoverable entry fees for a show or event.

Optional Extra Cover

This insurance can also provide cover for disposal costs; cost of veterinary fees & alternative treatment; the market value of your horse if your horse is no longer able to undertake in an activity they previous could due to an injury or illness; costs for your legal liability as a result of your horse; costs for if you are injured due to an accident while riding or handling your horse; the replacement cost of your saddlery & tack if stolen, damaged or destroyed and the replacement cost of your horse trailer or horse drawn vehicle if stolen, damaged or destroyed; if you select the options.



What is insured?

(your cover depends on your option chosen)

- ✓ **Death from Injury or Illness** - Up to the market value or sum insured of your horse, following death or euthanasia due to an injury which happened or illness which first showed clinical signs in the previous twelve (12) months prior to death.
- ✓ **Theft or Straying** - Up to the market value or sum insured of your horse, if your horse is stolen or goes missing.
- ✓ **Advertising & Reward** - Up to £300 for advertising & reward, if your horse is stolen or goes missing.
- ✓ **Loss of Irrecoverable Entry Fees** - Up to £500 for show or event entry fees you cannot recover following death of your horse or due to you being in hospital.

Optional Extra Cover

Disposal - Up to £200 for the cost to remove and dispose of your horse following death or euthanasia due to an injury which happened or illness which first showed clinical signs in the previous twelve (12) months prior to death.

Veterinary Fees & Alternative Treatment - Choice of up to £3,000 or £5,000 per year for the cost of veterinary fees & alternative treatment for twelve (12) months from the date the illness first showed clinical signs or the injury happened.

Permanent Loss of Use (Horses aged 2 years old or older) - Choice of up to 60% or 100% of the market value or sum insured of your horse, due to an injury which happened or illness which first showed clinical signs in the previous twelve (12) months prior to the inability to undertake part in an activity on the Certificate of Insurance.

Third Party Liability - Choice of up to £1,000,000 or £2,000,000 for your legal costs/expenses and your legal liability for your horse.

Personal Accident - Choice of up to £10,000 or £20,000 for if you are injured, hospitalised or die due to an accident that happens while you are riding or handling your horse.

Saddlery & Tack - Up to the replacement value or sum insured of your saddlery & tack, if your saddlery & tack is stolen, damaged or destroyed.

Horse Trailer & Horse Drawn Vehicle - Up to the market value or sum insured of your horse trailer or horse drawn vehicle, if your horse trailer or horse drawn vehicle is stolen, damaged or destroyed.



What is not insured?

We will not cover costs for:

- ✗ Any pre-existing condition(s).
- ✗ Any illness which starts in the first fourteen days of cover
- ✗ After twelve (12) months from the date the injury happened or the date the illness first showed clinical signs.
- ✗ An injury, illness or incident specifically excluded on your Certificate of Insurance.
- ✗ Any treatment to prevent an injury or illness.
- ✗ Routine or preventative treatment and elective surgery or treatment.
- ✗ Post-mortem examinations and/or reports.
- ✗ An activity not shown or covered on your Certificate of Insurance.
- ✗ Any charges made for the submission of claim(s) or the cost of any supporting documentation needed as part of your claim.
- ✗ An illness if your horse is aged nineteen (19) years or over.
- ✗ Transporting/travelling to or from a place of treatment either for your horse or your vet.
- ✗ Stabling, grazing, feeding, any changes in the way you look after your horse or any amount you normally pay for showing and/or the care of your horse's feet.



Are there any restrictions on cover?

- ! Any dental costs if you have not arranged and paid for your horse to have an annual dental examination carried out by a vet or a qualified equine dentist and any treatment recommended as a result of the dental examination must be carried out within the timescales recommended by the vet or dentist.
- ! Any costs for tetanus or equine influenza, unless you have vaccinated your horse against these.
- ! Any costs for worms if you have not followed a veterinary recommended worming programme for your horse.



Where am I covered?

✓ Your cover applies in the United Kingdom.



What are my obligations?

This part explains what we believe are the most significant policy holder obligations. There are also other obligations and you need to read the Terms and Conditions to understand these.

- You must make sure anyone riding your horse or using your saddlery & tack or your horse trailer or horse drawn vehicle has the experience to ride your horse and use the saddlery & tack, trailer or vehicle.
- Throughout the period of insurance you must take all reasonable steps to supply a secure and safe environment for your horse to prevent an injury or illness, or theft or straying.
- Throughout the period of insurance you must take all reasonable steps to maintain your horse's health and to prevent injury, illness and loss.
 - You must provide routine or preventative treatment normally recommended by a vet to prevent illness or injury.
 - You must arrange and pay for your horse to have and to receive any routine or preventative treatment normally recommended by a vet to prevent illness or injury.
 - You must arrange for a vet to examine and treat your horse as soon as possible after it shows clinical sign(s) of an injury or illness. You must follow the advice and recommendations of the treating vet, so as not to prolong or aggravate the illness or injury.
 - You must arrange and pay for your horse to have an annual dental examination carried out by a vet or a qualified equine dentist. Any treatment recommended as a result of the dental examination must be carried out within the timescales recommended by the vet or dentist.
 - You must keep your horse vaccinated against tetanus and equine influenza.
 - You must follow a veterinary recommended worming programme for your horse and you must keep a record of the dates your horse was worm egg counted and/or wormed and the wormer used.
- No person may admit any responsibility, agree to pay any claim or negotiate with any other person following an accident or incident that may give rise to a claim under Third Party Liability without our written consent.
- You must notify the police as soon as you discover your horse, your saddlery & tack or your horse trailer or horse drawn vehicle has been stolen or gone missing.
- Keeping us informed - 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 in the 'Your Duty to Disclose to Us' in the policy Terms and Conditions. If you do not provide us with the full and accurate information it can result in a claim not being paid or affect the cover we provide.



When and how do I pay?

You can pay annually or monthly, for full details please contact us.



When does the cover start and end?

This insurance covers a twelve month period and the dates of cover are specified on your Certificate of Insurance.

Every twelve months you need to renew this insurance contract to continue with your cover.

If you pay your premium by Direct Debit instalments, when your policy is due for renewal we will renew it for you automatically. If you do not want to renew your policy 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 to pay your premium.



How do I cancel the contract?

You can cancel your policy at any time by writing to us at info@petcover.uk.com or British Pet Insurance Services, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX, United Kingdom or calling us on 01444 708840.

If you cancel this policy:

- In the first 14 days of your first policy year – we will refund all of the premium paid, unless you have made a claim or there has been an event that could result in a claim being made
- In the first 14 days after your renewal date – we will refund any premium you have paid for cover after that renewal date, unless you have made a claim or there has been an event that could result in a claim being made in the first 14 days after your renewal date
- At any other time- we will refund any amount you have paid for cover after the cancellation date, provided you have not made a claim, or there has not been an event that could result in a claim.

Full cancellation rights can be found in your Terms and Conditions.