

# Horse Insurance - Liability

## 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 Liability 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 costs for your legal liability as a result of your horse.



#### What is insured?

**(your cover depends on your option chosen)**

- ✓ **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.



#### What is not insured?

We will not cover costs for:

- ✗ Anyone you have not given permission to look after or handle your horse.
- ✗ For an accident which takes place when your horse is in the care of a business entity or a professional person and you are paying for their services.
- ✗ A deliberate act by you, your immediate family or any person to whom you have given permission to look after or handle your horse.
- ✗ An incident specifically excluded on your Certificate of Insurance.



#### Are there any restrictions on cover?

- ! If more than one horse is involved in or contributes towards an accident that is covered under this policy, only one limit of liability will apply to all horses.



## 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 has the experience to ride your horse.
- 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.
- If a business entity or a professional person is being paid to look after or care for your horse in any way, it is your responsibility to ensure the business entity or the professional person has the appropriate Third Party insurance cover and you advise if your horse has any behavioral problems or requires special handling.
- 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](mailto: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.