

Horse Insurance - Saddlery & Tack

Insurance Product Information Document (IPID)

20260101V

Insurer: Fortegra Insurance UK Limited

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

Product: Horse Insurance Saddlery & Tack 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 the cost of repairing your saddlery & tack if it is damaged to bring it back to the same condition it was before it was damaged or the replacement cost or sum insured of your saddlery & tack if it stolen or destroyed.



What is insured?

- ✓ **Saddlery & Tack** - Up to replacement value or sum insured of your saddlery & tack, for the cost of repairing your saddlery & tack if it is damaged to bring it back to the same condition it was before it was damaged or the replacement cost or sum insured of your saddlery & tack if it stolen or destroyed.



What is not insured?

We will not cover costs for:

- ✗ If your saddlery & tack is stolen when it is left unattended, unless it has been stolen from:
 - The locked boot or covered luggage area or any other specially designed covered area of a locked vehicle;
 - The house, flat, or other domestic building that you live in that has been locked with a deadlock, or equivalent locks on all doors; or
 - A building or part of a building that you do not live in that has been locked with a deadlock, or equivalent locks on all doors and has steel bars or a steel grid on all windows.
- ✗ If your saddlery & tack is damaged when it is being cleaned, dyed, repaired or restored.
- ✗ If your saddlery & tack is damaged or destroyed by wear and tear or the actions of moths, insects, vermin, pest or any other cause that happens slowly.
- ✗ If your saddlery & tack is being used by a riding establishment or by someone for professional lessons if they are not a member of your immediate family or if your saddlery & tack is stolen or damaged as a result of any business activity, your profession, your occupation or while you are working for someone, whether you are paid or not.



Are there any restrictions on cover?

- ! We will not pay more than £400 for any saddle or item of Tack you do not have formal proof of purchase for, that show the make, model and the date of purchase.



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 using your saddlery & tack or has the experience to use the saddlery & tack.
- You must notify the police as soon as you discover any of your saddlery & tack has been stolen or deliberately damaged.
- If your saddlery & tack is found, you must immediately advise us.
- 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.