

Horse Insurance - Value / Standard / Plus / Premier - Injury & Illness

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 Value / Standard / Plus / Premier Plans - Injury & Illness

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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 a policy which provides insurance cover for your horse if stolen or goes missing and death of your horse from an illness or injury.

Optional Extra Cover

This insurance can also provide cover for the disposal costs of your horse; veterinary fee and alternative/ complementary treatment cover if your horse is injured or becomes ill; hospitalisation costs at the vet and transportation costs to the vet; cover for permanent loss of use of your horse; third party liability cover for your legal liability caused by your horse; personal accident cover if you are injured whilst riding or handling your horse; cover for saddlery and tack if it is stolen, damaged or destroyed, if you select the option.



What is insured?

(your cover depends on your plan chosen)

✓ Section 1 Theft or Straying

If your horse is stolen or goes missing and cannot be found, We will pay you the sum insured (or your horse's market value if this is less than sum insured).

✓ Section 2 Death

If due to an illness or injury, your horse dies (if death occurs within 12 months of the injury or first clinical signs of the illness were noticed) or needs to be euthanised, We will pay you the sum insured (or your horse's market value if this is less than the sum insured).

Optional Extra Cover

Section 3 Disposal

The cost to remove and dispose of your horse, up to £200.

Section 4 Veterinary Fees

The cost of veterinary treatment for an illness or injury. Choice of up to £2,000, £4,000, £5,000 or £6,000 per period of insurance.

Section 5 Alternative or Complementary Treatment

The cost of alternative or complementary treatment for an illness or injury, up to £1,000 per period of insurance.

Section 6 Hospitalisation and Transportation

The cost of transportation to and from a veterinary college or hospital, and livery charges due to an illness or injury, up to £1,000 per period of insurance..

Section 7 Permanent Loss of Use

Choice of up to 50%, 75% or 100% of the sum insured (or your horse's market value if this is less than the sum insured) if an injury or illness permanently prevents your horse from participating in any one of the insured activities as shown on your Certificate of Insurance.

Section 8 Third Party Liability

Choice of up to £1,000,000 or £2,000,000 for your legal liability in respect of death, bodily injury or physical loss of or damage to property caused by your horse..

Section 9 Personal Accident

Choice of up to £10,000 or £20,000 for if anyone riding or handling the horse is injured, dies or must stay in hospital because of an accident.

Section 10 Saddlery and Tack

The cost of repairing or the replacement value, or sum insured if your saddlery and tack is stolen, damaged or destroyed.



What is not insured?

We will not cover costs for:

- ✗ An illness which starts or shows clinical signs in the first 14 days of the policy. This only applies in your first policy year and doesn't apply in future years when you renew your policy with us.
- ✗ Pre-existing conditions.
- ✗ Any claim that results from any injury or illness which falls under any exclusion in the policy. If placed, they will be shown in the 'Exclusions and Clauses' section on your Certificate of Insurance.
- ✗ The cost of a post mortem examination and/or report.
- ✗ The cost of having your horse euthanised, cremated, buried or any other form of disposal.
- ✗ Charges made for the completion of claim forms or any supporting documentation needed as part of your claim.

Optional Extra Cover Sections

- ✗ Any disposal claim if death or euthanasia of your horse is not covered under Section 2 Death.
- ✗ Any illness or injury if either the time limit has been reached or the maximum benefit.
- ✗ Vaccinations.
- ✗ Any costs for alternative or complementary treatment or hospitalisation and transportation if the injury or illness is not coverable under Veterinary Fees.
- ✗ Permanent loss of use if your horse is under 2 years of age or 17 years old or over at the beginning of the period of insurance as set out on your Certificate of Insurance.
- ✗ Any personal accident claim if the person riding the horse is under 5 years old or over 75 years old.
- ✗ More than £400 for any saddle or tack if you do not have formal proof of purchase or a saddlers valuation.



Are there any restrictions on cover?

- ! At the renewal following your horse's 25th birthday; death cover; disposal cover; veterinary fee cover; alternative or complementary treatment cover; and hospitalisation and transportation cover; will automatically change to the Veteran Plan which is injury only and all cover for illness will stop.
- ! If your horse is euthanised/put to sleep, to claim under this policy your horse's condition must meet the BEVA Guidelines for the Destruction of Horses. These guidelines are stated in the terms and conditions of the policy wording.
- ! Certain limitations and exclusions may apply to your insurance.

Optional Extra Cover

- ! The renewal following your horse's 17th birthday, permanent loss of use cover will be removed and all cover under this benefit will stop.
- ! Some sections have excesses that apply. Full details of the excess that apply to sections of your policy can be found on your certificate of insurance.



Where am I covered?

✓ This cover applies to horses in the United Kingdom



What are my obligations?

- If you do not provide full and accurate information when requested, it can result in a claim not being paid or affect the cover we provide.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether before or during the period of insurance.
- You must at all times provide proper care and attention for each insured horse and do all things reasonably practicable to avoid or minimise any loss under this insurance.
- You must tell us as soon as practicable if your Horse shows any signs of injury, illness, lameness and physical disability or is involved in an accident.
- You must send us your claim within the time frames mentioned in the covered sections.
- You must, at all times, insure your horse for the activities that your horse is used for.
- At the commencement of this insurance, and at any time that you may make changes (for example, if you increase the sums insured), it is your responsibility to ensure that any conditions, symptoms or clinical signs of a condition are advised to British Pet Insurance Services for consideration and kept up to date during the life of the policy.

Optional Extra Cover

- For third party liability cover you must not admit responsibility, agree to pay any claim or negotiate with any person following an incident.
- For personal accident cover you must wear approved protective headgear at all times when riding your horse. Full details of which are provided within the terms and conditions of the policy wording.
- For saddlery and tack cover, when saddlery and tack is left unattended, it must be kept in either a locked boot; or a domestic building that you live in that has been locked with a 5-lever mortice deadlock; or a building (or part of) that you do not live in that has been locked with a 5-lever mortice deadlock and has steel bars or a steel grid on all windows.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



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.