

Equine Insurance Insurance Product Information Document



Sections 1-6 of this insurance are provided by Antares Insurance Company Limited which is registered in England. Antares Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register No 13763689).

Section 7 of this insurance is provided by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited, which is registered in the UK. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204847.

Section 8 of this insurance is provided by Arag PLC which is registered in England. Arag PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 02585818.

This document provides a summary of the cover, exclusions and restrictions. The full pre-contractual and contractual information of this insurance product can be found in the policy document which is available on request.

What is this type of insurance?

Horse insurance designed for animals aged between 24 hours and 30 years (inclusive) at the start of cover. Cover will only be provided for horses which you declare to us and that we subsequently accept in writing.

	What is insured?		What is not insured?
	What is covered on your individual policy is detailed in your certificate of insurance. The options below are only included if detailed in your certificate of insurance and the levels of cover or limits will vary depending on the options chosen. ✓ Loss of your horse due to death by accident, illness or disease, theft or straying. Claims are paid at the Market Value of the horse at the time of loss up to the amount you have chosen to insure the horse for. ✓ Veterinary Fees for your horse up to an agreed amount per incident following either an accident, illness or disease or accident only. Levels of cover and excess are detailed in your certificate of insurance. ✓ Complementary therapy and hospitalisation costs. ✓ Permanent Loss of use where in the opinion of both your veterinary surgeon and insurers veterinary surgeon your horse becomes permanently incapable of fulfilling the job for which it was vetted and insured. ✓ Damage to or loss of harnesses, tack and saddlery up to the market value of the item at the time of the loss ✓ Damage to or loss of horse trailers or horse-drawn vehicles up to the market value of the item at the time of loss ✓ Personal accident cover for anyone riding or handling your horse with your permission limited to cover for Death, Loss of Limbs, Loss of Sight, Deafness, Permanent Total Disablement and Dental work only. ✓ Legal liability for injuries to third parties or damage to their property up to the agreed amount arising out of your ownership of that horse (including when being ridden by another person with your permission). ✓ Legal costs & expenses for personal injury, which is the fault of another party while you are riding and caring for your horse. Losses from injury to the horse and Property damage while you are riding or caring for your horse, which is not		In relation to the whole policy ✗ Conditions specifically excluded as detailed in your certificate of insurance. ✗ Any excess noted on your certificate of insurance. In relation to Sections 1-3 (horse) ✗ Any incident, illness, injury or disease that manifested, was present, or had been previously diagnosed in the horse before the start of your policy. ✗ Any charges relating to the preparation of veterinary reports, third party reports (such as crime reports) or claim forms. ✗ Any claim arising from anything other than accidental external injury or colic surgery within the first 45 days unless the criteria to lift the limited period (as noted in the policy wording) are met. ✗ Euthanasia carried out without prior agreement from us unless the attending veterinary surgeon certifies that at the time and place they attended the horse no other options of treatment were available to relieve, alleviate or cure the pain and suffering caused to the horse by the incident; in this situation a post mortem must be carried out. ✗ Any claim arising when the horse is taking part in or has taken part in an activity not included in the class of use noted on your certificate of insurance In relation to section 4 (tack) ✗ Any horse rugs or blankets ✗ Theft where there is no sign of forced entry In relation to section 5 (horse trailer/horse-drawn vehicles) ✗ Any losses or costs relating to a trailer or horse-drawn vehicle incurred due to wear and tear ✗ Accidental damage in respect of horse-drawn vehicles occurring during competitions, trials and cross country events and any training for these events. In relation to section 6 (Personal Accident) ✗ Bodily injury sustained by any person arising out of and in the course of their employment by you. ✗ Bodily injury occurring to any person under 5 years old or over 75 years of age. In relation to section 7 (Legal Liability) ✗ Legal liability arising out of bodily injury sustained by any members of your family or household or any person arising out of and in the course of their employment by you. ✗ Loss or damage to property owned by, or in the care, custody or control of, you or members of your family or household. ✗ Liability arising in any way from carrying on a trade, business or profession. In relation to Section 8 Legal Expenses ✗ Legal costs & expenses incurred without our consent

otherwise covered under your insurance policy. Contract disputes over agreements entered into by you in relation to your horse.

- ✗ Any act or alleged act or omission or dispute happening before, or existing at the start of the policy and which you believed or ought reasonably to have believed could have led to a claim under this section
- ✗ An allegation against you involving: assault, violence, or dishonesty, malicious falsehood or defamation, indecent or obscene materials, the use of alcohol or its unauthorised or unregulated manufacture, unlicensed dealing in alcohol or dealing in or using illegal drugs; illegal immigration
- ✗ A dispute between your family members
- ✗ Your participation in racing where this is your profession
- ✗ The payment of fines, penalties or compensation awarded against you.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! All treatments must be carried out or recommended by a qualified veterinary surgeon
- ! Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.
 - there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.
 - your claim payment may be further reduced by the co-insurance percentage accepted by you and shown on your certificate of insurance after the deduction of the excess(es) noted on your certificate of insurance



Where am I covered?

- ✓ Great Britain, Ireland, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ The rest of the world on a temporary basis by prior approval



What are my obligations?

- When arranging your policy or when making changes to your policy you must give complete and accurate answers to any questions you are asked relating to the insurance.
- 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 happening before or during the period of insurance.
- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as within 30 days soon as possible by telephone, e-mail, the KBIS Claims app or fax. You may obtain a claim form by calling 0345 230 2323 or emailing claims@kbis.co.uk
- You must provide any documentation we ask for within a reasonable timescale
- You must ensure that the horse's health is maintained and take reasonable steps to prevent illness, injury or death. The horse must be regularly wormed or assessed for worm infestation by egg-count or saliva test, and treated in the event of a positive test result in accordance with veterinary guidelines. The horse must be vaccinated against tetanus and influenza.

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 your premium annually (every 365 days) or calendar monthly (every calendar month. Payment can be made by Cheque, Credit or debit card or direct debit



When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your certificate of insurance.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been insured.

