




KBIS Horse Transporters Care, Custody or Control Insurance Insurance Product Information Document






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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

Care, Custody or Control insurance for Horse Transporters

	What is insured?		What is not insured?
	<ul style="list-style-type: none"> ✓ Legal damages you become liable to pay to a third party in respect of Death, Permanent Injury, Temporary Injury, Loss of Use or Infectious or Contagious disease of any horse which is in your legal care, custody or control of the Insured or over which you are exercising physical control in your capacity as a Horse Transporter subject to the excess and up to the limit shown on the schedule. ✓ Legal costs you incur in connection with the incident subject to the excess and up to the limit shown on the schedule. 		<ul style="list-style-type: none"> ✗ Claims made in respect of any horse in which the Insured has any proprietary interest except that proportion of any damages and costs which is not attributable to such proprietary interest. ✗ Loss or destruction of or damage to any property whatsoever (other than a horse), or any loss or expense resulting or arising therefrom. ✗ Liability for any bodily injury, death, sickness, illness or disease to any third party (other than a horse) ✗ Claims where the Insured is or would be, but for the existence of this Policy, entitled to indemnity under any other insurance (except in respect of any excess beyond the amount which would have been payable under such insurance). ✗ Claims directly or indirectly caused by, contributed to by, or arising from the radioactive, toxic, explosive or hazardous properties of any explosive nuclear assembly or nuclear components ✗ Claims arising out of any negligent act, negligent error or negligent omission on the part of the Insured prior to the policy start date specified in the Schedule. ✗ Claims arising out of any claim against the Insured alleging diminution in the value of any horse unless this forms part of a claim covered under Insuring Clause 1. ✗ Any cyber act or cyber incident (including actions taken to control, prevent, suppress or remediate any such act or incident) and loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data. ✗ Claims arising out of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, strikes, riots or civil commotion. ✗ Claims arising out of any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. ✗ Coronavirus disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 or from any fear or threat of any of these.
	Are there any restrictions on cover?		
	<ul style="list-style-type: none"> ! Endorsements may apply to your policy. These will be shown in your policy documents. ! Certain limitations may apply to your policy. For example: <ul style="list-style-type: none"> – 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. 		

	Where am I covered?
<ul style="list-style-type: none"> ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man ✓ Countries within the European Union on a temporary basis 	
	What are my obligations?
<ul style="list-style-type: none"> – 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 practicably possible 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 all practicable steps to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others. – You must not disclose the existence of this insurance to any person – You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as practicably possible by telephone, e-mail or post. You may obtain a claim form by calling 0345 230 2323 or emailing ask@kbis.co.uk. – You must provide any documentation we ask for within as soon as practicably possible – You must not admit liability or offer or agree to settle any claim without Ours written permission. 	
	When and how do I pay?
<ul style="list-style-type: none"> – 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?
<ul style="list-style-type: none"> – This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy certificate. 	
	How do I cancel the contract?
<ul style="list-style-type: none"> – 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. 	