

## Policy Summary

### Restricted cover Equine Insurance

The policy summary does not contain the full terms and conditions of the policy. A copy of your equine insurance policy terms and conditions will be sent to you with your certificate of insurance.

This policy covers restricted horse insurance.

The policy is a 12-month contract and renewal will be invited each year. It is underwritten by Allianz Insurance plc.

#### Cancellation Rights

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. This is known as the cooling off period. You will not be charged provided that no claim is or has been made.

Cancellation after the cooling off period;

You may cancel this insurance after the cooling off period by giving us written notice. If you have not made any claim in the current period of insurance, we will work out the charge for the time you have been covered by your insurance subject to us retaining the minimum premium which applies at the time and Stoneways retaining a minimum policy fee.

#### Claims Notification

You need to complete a claim form for the incident in question. You can notify us of a claim and obtain a claim form by calling 01483 426966. Your vet may charge you a fee for completing a claim form; your policy does not cover this cost.

#### What do I do if I have a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Allianz Insurance plc

Great West House (GW2), Great West Road,  
Brentford, Middlesex TW8 9DX

Telephone:

0345 026 1985

Email: [ahd.csm@allianz.co.uk](mailto:ahd.csm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Telephone: 0800 0234567 or 0300 1239123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Full details of the complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service.

Please quote our e-mail address: [ahd.csm@allianz.co.uk](mailto:ahd.csm@allianz.co.uk).

Alternatively, you can contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if insurers cannot meet their liabilities.

**Significant Exclusions and Limitations (references in brackets are to the relevant sections in the policy terms and conditions)**

- The death, vet's fee and non- vet's fee sections (1,3 & 4) do not cover any illness or sickness; they only cover immediate physical damage caused by external trauma leaving visible signs (Injury – definitions)
- Your policy does not cover any injury that occurred before your cover (General Exclusions 3 and 4).
- The different sections of the policy have varying excesses that you are required to pay in the event of making a claim under that section. These excesses are shown in your certificate of insurance.
- Your policy does not cover costs charged by your vet for completion of insurance claim forms or for the provision of any other information (General Conditions 5).
- Your policy requires payment of the full premium if you make a claim. The full premium is that shown on your certificate for the policy period (usually 12 months). If you are paying by direct debit or any other staged payment method then the outstanding balance of the premium that you owe for the whole policy period will be deducted from your claim (General Conditions 9).

**Significant Features and Benefits**

1. Death of an Animal: pays the sum insured or market value whichever is less following loss by death or euthanasia.
2. Theft and Straying: pays the sum insured or market value whichever is less following theft or straying.
3. Veterinary Surgeons Fees: pays towards the cost of injury treatment by your attending vet. The limit will be shown on your certificate.
4. Veterinary Fees Extension: Pays for non-veterinary costs incurred during a claim such as physiotherapy or surgical farriery, the limit is shown on your certificate.
5. Personal Accident Insurance: Covers death, permanent disability and loss of sight or limb and dental treatment arising from riding accidents up to limits shown in the certificate and policy wording.
6. Trailers and Horse-drawn vehicles: pays up to the sum insured or market value whichever the less.
7. Tack: pays up to the sum insured or market value whichever the less.
8. Third Party Legal Liability: Pays for compensation for damage done by your horse to people or property for which you are found legally liable subject to the limit shown on your certificate of insurance. Cover includes costs and expenses incurred in defending a claim subject to insurer's written approval.

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