



## Stoneways Equine Insurance

This document is a legally binding contract of insurance between **you** and **us**.

**You** are obliged to inform **us** of any information that affects this insurance. If **you** are in any doubt as to whether any information is relevant then **you** should disclose it.

The contract is based on the information **you** provided in **your** proposal or on-line application. **We** have agreed to insure **you** under the terms, conditions and exceptions contained in this wording, the **certificate** or in any **endorsement** applying to this wording. The only sections of cover in this policy that are applicable to **you** are those that **you** have paid for in full and that are listed in **your certificate**.

**Your** address must be a permanent residence within the **territorial limits**.

Law applicable to this contract:

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of England and Wales.

Unless **we** agree otherwise the language of the policy and all communication relating to it will be in English.

### Fraud

Fraud increases **your** premium and the premium of all policyholders. If **you**:

- Provide **us** with false information,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves dishonesty,

**We** will not pay **your** claim and **we** may void **your** policy and inform the authorities. If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

### Definitions

Words highlighted in the policy are explained under these definitions.



<b>We, us, our :</b>	Stoneways Equine Insurance is sold and administered by Stoneways Insurance Services Ltd, (Registered in England No. 5064405). Registered office: Muscott House, 6 Meadow, Godalming GU7 3HL UK and underwritten by Allianz Insurance plc, (Registered in England No. 84638). Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Stoneways Insurance Services is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 304019. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121849. Stoneways Insurance Services is not part of the Allianz (UK) Group.
<b>You, your:</b>	The person named in the <b>certificate</b> .
<b>Certificate:</b>	The document showing <b>you</b> , the <b>interest we</b> are insuring and the cover and <b>excesses</b> that apply.
<b>Interest:</b>	The <b>animal</b> , tack or trailer shown on <b>your certificate</b> .
<b>Animal:</b>	Animal(s) noted on the <b>certificate</b> .
<b>Market Value:</b>	The cost of replacing an item or <b>animal</b> based on its condition immediately before the loss but not exceeding the sum insured shown on the <b>certificate</b> .
<b>Territorial limits:</b>	Great Britain, the Isle of Man, the Channel Islands including transits between these places.
<b>Endorsement:</b>	A change in the terms and conditions of the policy, some are listed on the policy and the one(s) applicable to <b>you</b> are noted on <b>your certificate</b> , or issued with the <b>certificate</b> or a revised <b>certificate</b> .
<b>Excess(es):</b>	The amount <b>you</b> must pay towards each and every claim.
<b>Vet:</b>	Qualified Veterinary Surgeon.
<b>Incident(s):</b>	An incident shall be classed as a specifically identifiable accident, illness, disease, or condition. In the case of a chronic or recurring condition or a condition that appears to or has multiple causes then, all claims relating to that condition, falling within the terms and conditions of this policy, shall be classed as the same incident. There is not a limit to the number of different incidents in a <b>period of insurance</b> .
<b>Period of insurance:</b>	The period of time covered by this insurance (as shown in the <b>certificate</b> ) and any extra period for which <b>we</b> accept <b>your</b> premium.
<b>Stoneways:</b>	Stoneways Insurance Services Ltd acting as agents on behalf of Allianz Insurance plc.
<b>Claims advice:</b>	In the event of a claim or an <b>incident</b> that may lead to a claim <b>you</b> must notify <b>Stoneways</b> as soon as possible. In any event no later than 30 days after the <b>incident</b> .

### Stoneways Insurance Services Ltd,

Muscott House, 6 Meadow, Godalming, Surrey GU7 3HL, United Kingdom Tel: 01483 426966 Fax: 01483 418834  
email: insurance@stoneways.uk.com

**You** will need to complete a claim form which is available to download from [www.stoneways.uk.com](http://www.stoneways.uk.com)

# TERMS AND CONDITIONS OF THE POLICY

## Section A - Death of an Animal

We agree to pay **you** up to the **market value** of the **animal** shown in the **certificate**

- 1) in the event of the death during the **period of insurance** of **your animal**, or
- 2) in the event of death within 12 months of the date of the **incident** causing death of your **animal**, subject to **you** having paid for a 12 month **period of insurance** and such **incident** occurring during the **period of insurance** and written notice of it having been given to **Stoneways** within 30 days of occurrence.

### Exclusions

- 1) This Insurance does not cover intentional slaughter, whether by or under the order of any government or public or local authority or any person or body having jurisdiction in this matter or otherwise; however **we** will not invoke this particular exclusion as a defence,
  - (a) where **we** have agreed to the destruction of the **animal**, or
  - (b) where an **animal** suffers an injury or is afflicted with an excessively painful disease and a **Vet** appointed by **us** first confirms that the suffering of that **animal** is incurable and so excessive that immediate destruction is imperative for humane reasons, or
  - (c) where an **animal** suffers an injury and a **Vet** appointed by **you** has made a report stating that the suffering of that **animal** is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for the appointment of a **Vet** by **us**.Provided that in all such cases (a), (b) or (c) **we** are given the opportunity of having a post-mortem and autopsy examination carried out by **our** **Vet**.
- 2) **Excess** as shown on **your certificate**.

## Section B - Theft and Straying

We agree to pay **you** up to the **market value** of the **animal** shown in the **certificate** in the event of theft of **your animal** during the **period of insurance**.

### Theft cover includes:

- (i) theft or straying of the **animal**
- (ii) death directly resulting from theft of the **animal**
- (iii) death or permanent loss of possession of the **animal** directly resulting from unlawful removal
- (iv) loss of value due to malicious or willful castration of the **animal** by or on behalf of those responsible for such unlawful removal.

### Conditions

- 1) **You** must not have had any thefts or attempted thefts of any **your** animals, nor threats against **you** or any of **your** animals during the twelve months prior to the inception of this insurance.
- 2) In the event of theft:-
  - (a) no liability arises for loss of the **animal** by theft until 90 days after the incident is reported to **Stoneways** and then only in the event that the **animal** has not been recovered during that period, and
  - (b) **you** must immediately report the theft or disappearance to **Stoneways** and local police, and follow any recommendations. **You** must not pay any ransom or enter into any ransom negotiations, if **you** do this section of cover will become void and no claim will be paid under it.
  - (c) in the event of any payment for theft **we** reserve the right to take title and possession of the **animal** if subsequently recovered, and
  - (d) in the case of a mare, no cover is given under this section for any of her foals.

### Exclusion

- 1) **Excess** as shown on **your certificate**.

## Section C - Veterinary Surgeons Fees

We agree to pay **you** up to the limit shown on the **certificate**

- 1) in the event of veterinary fees being incurred during the **period of insurance** in respect of diagnosis and treatment relating to an **incident** sustained or contracted during the **period of insurance**.
- 2) If **you** have paid for a 12 month **period of insurance** then treatment will be covered for a total of 12 months from the date of the **incident**, subject to such **incident** having occurred during the **period of insurance** and written notice of such **incident** having been given to **Stoneways** within 30 days of occurrence.

The limit of cover and **excess** shown on **your certificate** is on a per **incident** basis.

### Exclusions

- 1) Veterinary fees incurred in connection with:-
  - (a) routine preventative treatment such as inoculations or vaccinations,
  - (b) elective treatment such as castration,
  - (c) accidents, illnesses, **incidents** or conditions that started or first showed symptoms prior to the **period of insurance**,
  - (d) hereditary or congenital conditions,
  - (e) breeding risks unless complications arise and fees are incurred in order to preserve the life of the insured **animal**,
  - (f) behavioural problems,
  - (g) referrals carried out as a second opinion, or referrals to a specialist veterinary centre or hospital unless a full report has been submitted and permission has been obtained in writing from **us**.
  - (h) transport costs,
  - (i) keep or livery costs,
  - (j) cost of destruction or disposal of carcass.
  - (k) cost of postage or delivery of drugs or other items required for treatment or rehabilitation.
  - (l) any drugs or other items required for treatment or rehabilitation for use after 12 months from the **incident** date.
- 2) Non-veterinary fees, such as physiotherapy, acupuncture, homeopathy, osteopathy, farriery and hydrotherapy whether or not treatment is recommended by the attending **vet**.

## Section D - Permanent Loss of Use

We agree to pay **you** up to the **market value** of the **animal** shown in the **certificate**, in the event of **your animal** suffering an **incident** during the **period of insurance** which results in Permanent Loss of Use within 12 months of the date of such **incident**, subject to written notice of the **incident** having been given to **Stoneways** within 30 days of occurrence.

Permanent Loss of Use is a condition which in the opinion of **your** and **our Vets** renders **your animal** permanently incapable of fulfilling the uses for which it is insured and further indicates the destruction of **your animal** for economic reasons. The cause of the condition resulting in Permanent Loss of Use must be due to an **incident** occurring during the **period of insurance**.

### Conditions

- 1) In the event of any disagreement over Permanent Loss of Use between **your Vet** and **our Vet**, the disagreement shall be referred to an independent **Vet** mutually agreed upon by both sides, who will act as arbitrator. Their decision shall be binding on both **you** and **us** and shall not be later than twelve months from the date of **incident**, that lead to the Loss of Use claim. The cost of arbitration shall be born equally between **you** and **us**.
- 2) If **we** become liable for any payment under this Insurance for Loss of Use then we require the surrender of the passport and the **animal** to be put down or you may elect to keep **your animal** in which case it must be freeze marked with the loss of use mark and registered as a loss of use claim (the costs of this will be paid by **us**). If **you** elect to keep **your animal** and have it freeze marked then **your** claim shall be reduced to 60% of the sum insured.
- 3) On settlement of a claim under this section, all liability in respect of that **animal** under Sections A),B),C), and E) will cease.

### Exclusions

This Insurance does not cover:

- 1) Loss of Use due to blemishes.
- 2) any condition which is a vice or behavioural problem whether or not resulting from accidental injury or illness.
- 3) any loss of future or potential value.
- 4) the **excess** shown on **your certificate**.

## Section E - Veterinary Fees Extension

**We** agree to pay **you** up to the limit shown in the **certificate**:

- 1) in the event of fees for non-veterinary treatment being incurred during the **period of insurance**.
- 2) If **you** have paid for a 12 month **period of insurance** then non-veterinary treatment will be covered for a total of 12 months from the date of the **incident**, subject to such **incident** having occurred during the **period of insurance** and written notice of such **incident** having been given to **Stoneways** within 30 days of occurrence.

Types of non-veterinary treatment include, but are not limited to, the following; physiotherapy, surgical shoeing, hydrotherapy, laser treatment, transport costs to and from a Veterinary College or Hospital, livery charges at a Veterinary College or Veterinary Hospital only (less the owners normal expenses for keep).

### Conditions

- 1) The non-veterinary treatment must be recommended by **your** attending **Vet** but not carried out by a **Vet**.
- 2) The limit of cover and **excess** shown on **your certificate** is on a per incident basis.
- 3) These fees are only covered if they relate to an **incident** that occurs during the **period of insurance**.
- 4) If a **Vet** performs any treatment then the claim comes under, and is subject to, the terms and conditions in Section C - Veterinary Surgeons Fees.

### Limitations

- 1) **Animals** based on islands are subject to a £100 **excess** applicable to this section on claims that include overseas transport costs.
- 2) Surgical shoeing is limited to the difference between the fees incurred and the normal costs of shoeing.
- 3) A claim can only be made under this section if it is part of a claim made under Section C.

### Exclusions

- 1) cost of destruction or disposal of carcass.
- 2) the same **excess** shown on the **certificate** under Section C.
- 3) cost of postage or delivery of drugs or other items required for treatment or rehabilitation.
- 4) any items required for treatment or rehabilitation for use after 12 months from the **incident** date.

## Section F - Personal Accident Insurance

**We** agree to pay up to the limit of the applicable Benefits scale noted on **your certificate**:

- 1) in the event of **you** sustaining any bodily injury, as defined below, whilst riding or driving, mounting or dismounting **your animal**, during the **period of insurance**.
- 2) in the event of anyone sustaining any bodily injury, as defined below, whilst riding or driving, mounting or dismounting **your animal** with **your** prior permission, during the **period of insurance**,

### Limitations

- 1) Compensation shall not be payable in respect of the consequences of an accident to an Insured Person
  - a) under more than one of the items of the benefit scale,
  - b) until the total claim has been assessed and agreed.
- 2) The maximum amount payable under this section during the **period of insurance** will be the highest limit shown in the applicable benefit scale.
- 3) If death is covered and an accident involves the death of an insured person within one year following the date of the accident then settlement will be based on the death benefit.

### Definitions in this Section

- 1) **BODILY INJURY**: an injury which is sustained by an insured person during the **period of insurance** and is caused by an accident. Including death or permanent total disablement resulting from the medical or surgical treatment of the sustained injury occurring within 12 months of the date of the accident.
- 2) **PERMANENT TOTAL DISABLEMENT**: is a condition which entirely prevents the Insured Person from attending to any business or occupation of any and every kind and which lasts twelve calendar months and at the expiry of that period being beyond hope of improvement.
- 3) **LOSS OF A LIMB**: physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total irrecoverable loss of use of hand, arm or leg.

### Exclusions

This certificate does not cover:

- 1) the insured person engaged in or taking part in,
  - a) naval, military or air force service or operations
  - b) horse riding activities anywhere outside the **territorial limits**
  - c) riding under any kind of race run under the Jockey Club Rules.
- 2) suicide or attempted suicide or intentional self-injury or the insured person being in a state of insanity.
- 3) the deliberate exposure to exceptional danger (except in an attempt to save human life), or the insured person's own criminal act.
- 4) the insured person being under the influence of alcohol and/or drugs.
- 5) persons unless between the ages of 5 years to 75 years of age.

### Conditions

- 1) If the consequences of an accident are aggravated by any physical disability or condition of the insured person which existed before the accident occurred, the amount of any compensation payable under this Section in respect of the consequences of the accident shall be the amount which is reasonably considered would have been payable if such consequences had not been so aggravated.
- 2) Immediate notice must be given to **Stoneways** of any accident to an insured person which causes or may cause disablement within the meaning of this Section and an insured person must as early as possible place themselves under the care of a medical doctor. Immediate notice must be given to **Stoneways** in the event of the death of an insured person resulting or alleged to result from an accident. In no case will **we** be liable to pay compensation to the insured person or his representatives unless the medical advisor or advisors appointed by **us** for the purpose shall be allowed as often as may be deemed necessary to make an examination of the insured person.

### Policy requirement

- 1) It is required that an insured person is correctly wearing BHS approved headgear when riding.

#### BENEFIT SCALE 1

a) Death*	£10,000
b) (i) Loss of a limb or	£10,000
(ii) Loss of sight in one or both eyes or	£10,000
(iii) Deafness in both ears	£10,000
(iv) Permanent total disablement	£10,000
c) Dental work following an accident, up to	£750

\*Death Benefit is limited to £1,000 in respect of the death of any Insured person under 16 years of age.

#### BENEFIT SCALE 2

a) Death**	£20,000
b) (i) Loss of a limb or	£20,000
(ii) Loss of sight in one or both eyes or	£20,000
(iii) Deafness in both ears	£20,000
(iv) Permanent total disablement	£20,000
c) Dental work following an accident, up to	£750

\*Death Benefit is limited to £2,000 in respect of the death of any Insured person under 16 years of age.

## Section G - Trailers and Horsedrawn Vehicles

This section provides cover for Theft and Accidental damage to Trailers and Horsedrawn vehicles up to the amount shown in the **certificate** but not exceeding **market value**,

### Exclusions

- a) Wear and tear, rust, gradual deterioration, damage caused by any process of cleaning, repair or renovation.
- b) Mechanical or electrical breakdown or derangement.
- c) Damage to tyres by application of brakes, or by road punctures, cuts or bursts, malicious acts or conversion by any hirer or user.
- d) Accidental damage occurring during trials competitions, cross country events and practicing for such events.
- e) Legal liability to third parties of any nature.
- f) The **excess** as shown on the **certificate**.

### Under-insurance

If the cost of repairing or rebuilding the **interest** is more than the sum insured at the time of any loss or damage, then **you** will have to pay a share of the claim. For example, if **your** sum insured only covers one-third of the cost of **your** trailer or horsedrawn vehicle then **we** will only pay one-third of the claim.

### Policy requirements

- i) Horsedrawn vehicles are kept in locked premises when not in use.
- ii) Trailers have a towing lock or wheel clamp when not in use.

## Section H - Tack

This section provides cover for Theft and Accidental damage to Tack up to the amount shown in the **Certificate** but not exceeding **market value**.

### Exclusions

- a) Wear and tear, rust, gradual deterioration, damage caused by any process of cleaning, repair or renovation.
- b) Theft or loss from a building not involving forcible entry or exit.
- c) The **excess** as shown on the **certificate**.
- d) Any item that is not designed to be worn by a horse or pony.

### Underinsurance

If the cost of repairing the tack is more than the sum insured at the time of any loss or damage, then **you** will have to pay a share of the claim. For example, if **your** sum insured only covers one-third of the cost of **your** tack then **we** will only pay one-third of the claim.

### Policy requirement

- i) Tack, when not in use, must be kept in a private dwelling house, locked premises, or attended vehicle.

## Section I - Third Party Legal Liability

**We** agree to pay **you** all amounts that **you** become legally liable to pay following accidental

- (a) death, bodily injury, illness or disease of any person
- (b) loss or destruction of, or damage to property

which occurs during the **period of insurance** and is caused by, or arises in connection with **your animal**.

### Other Persons

**We** will insure someone who is riding or has custody or control of the **animal** as though they are **you**, provided they have **your** prior permission and they are deemed to be legally responsible for the **animal**.

### Personal Representatives

If **you** die having incurred liability for which this section provides cover then **we** will deal with your legal representative provided that the legal representative is subject to and observes the terms, conditions, exclusions and endorsements of this policy.

### Limit of Amount Payable

The amount payable under this section for any number of incidents caused by any one source or original cause will not exceed £2,000,000. Included within the limit **we** will pay

- a) the claimant's legal costs awarded against **you**
- b) **your** costs and expenses incurred with **our** written consent provided that such costs and expenses arise from liability incurred under this section (costs and expenses are restricted to the individual insured person and do not extend to include anyone else). **We** may at any time pay any claim up to and including the limit of cover, after deduction of all amounts already paid. Such payment will release **us** from all further liability connected with the claim other than the payment of costs and expenses incurred prior to the date of payment.

### Exclusions

**We** will not be liable under this section for any claims in respect of

- 1) death, bodily injury, illness or disease sustained by a person employed by **you** or under a contract of service to **you**, arising out of or in the course of such person's employment by **you**.
- 2) loss of or damage to property belonging to **you** or in **your** care.
- 3) damage to fences or growing crops caused by any **animal** whilst being ridden or driven
- 4) the serving or attempting to serve a mare by a stallion
- 5) the hiring out of any **animal**
- 6) any agreement unless liability would have existed in the absence of that agreement
- 7) the Insured person's trade, business or profession
- 8) the **excess** as shown in the **certificate** in respect of property damage.

## GENERAL EXCLUSIONS

- 1) This Insurance does not cover any loss due to:
  - (a) any surgical operation unless conducted by a **Vet** and confirmed by them to have been necessitated solely by accident, disease or illness,
  - (b) the administration of any medication unless by a **Vet** (or experienced personnel directed by them) and confirmed by the **Vet** to have been of a prophylactic nature or necessitated by accident, disease or illness; "medication", as used above means, any drug, hormone, vitamin, protein or other substance other than food or drink,
  - (c) malicious or wilful injury caused by **you** or anyone working for you or acting on your behalf.
- 2) This Insurance does not cover loss directly or indirectly caused by, happening through or in consequence of:-
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
  - (c) confiscation or nationalisation or requisition by or under the order, of any government or public or local authority or any person or body having, or claiming, jurisdiction in the matter, or
  - (d) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riots, strikes, civil commotions.

In any claim, and in any action, suit or proceeding to enforce a claim, it is **your** responsibility to prove the loss does not fall within Exclusion 2(c) or 2(d).

- 3) This insurance does not cover the recurrence or continuation of an injury, illness or condition from which the **animal** suffered prior to commencement of cover. This exclusion is also applicable at the time of any increase or addition in cover.
- 4) This insurance will not pay any claims arising from illness contracted within 14 days of the start of, or within 14 days of any increase or addition of, cover.
- 5) This insurance excludes any condition that manifests itself during the **period of insurance** which, upon veterinary advice, could reasonably be deemed to have existed prior to inception of this policy or prior to the date of any increase or addition of cover, unless fully and accurately disclosed and endorsed onto the **certificate**.
- 6) This insurance does not cover the **animal** for any operation for castration or spaying or any consequences of such operations unless **our** prior agreement has been obtained and endorsed on to the policy and any due premium paid.

## GENERAL CONDITIONS

- 1) It is necessary that at the start of cover each **animal** is in sound health and free from any illness, disease, lameness, injury or physical disability whatsoever. This condition is also applicable at the time of, any increase in cover or, any additions to the insurance.
- 2) It is necessary that at the start of this insurance **you** are the sole owner of each **animal**. This insurance will cease to cover any **animal** immediately **you** sell it or part with any share in it whatsoever, whether temporarily or permanently.
- 3) It is necessary that:
  - (a) the **animal** shall have remained within Great Britain, the Isle of Man or the Channel Islands during the whole **period of insurance**, and
  - (b) the **animal** must not have been used at any time during the **period of insurance** for a purpose which is not specified in the **certificate** in respect of such animal.

Any breach of either of these conditions shall render **your** claim null and void and release **us** from all liability connected to it.

- 4) It is necessary that:
  - (a) at all times **you** take reasonable precautions to keep the **animal** fit and healthy and to prevent any injury, illness, loss, damage or accidents. These precautions include annual dental examinations, routine vaccinations, a worming programme and any treatment recommended by your vet to prevent illness or injury.
  - (b) any shoeing or foot trimming is performed by a registered farrier.
  - (c) in the event of an **incident** to an **animal you** must, at **your** own expense (unless **you** have Veterinary fee's cover) employ a **Vet** and notify **Stoneways** who may also instruct a **Vet** on **our** behalf. If required by **us**, **you** must allow **us** to remove the **animal** for treatment, and
  - (d) in the event of the death of an **animal**, **you** immediately at **your** own expense, arrange for a post-mortem and autopsy examination to be made by a **Vet**. **You** must also immediately give notice to **Stoneways** who may instruct a **Vet** on **our** behalf if deemed necessary.

Any failure by **you** to comply with the above (a), (b), (c), or (d) shall render the **your** claim invalid and release **us** from all liability in connection with it, whether you have personal knowledge of the events or whether knowledge is confined to **your** representatives or other persons who have care, custody and control of the **animal**.

- 5) a) In the event of an **incident** occurring which may give rise to a claim, **you** must, within 30 days of the **incident** give notice in writing to **Stoneways**.  
b) **You** must arrange for satisfactory completion of a claim form and must supply any documentation to support a claim as **we** may require (under Sections A, B, D claims must be supported by a purchase receipt for the **animal**, showing date purchased, price paid and details of vendor; under Section G & H, claims must be supported by a purchase receipt showing the date, price paid and details of the item). Any costs incurred by **you** to provide this documentation shall be paid by **you**.
- 6) If at the time of any incident causing a claim under this policy, there is any insurance covering the same loss, destruction, damage or liability, then **we** will not be liable for more than **our** share of the claim. This condition does not apply to the Personal Accident cover.
- 7) **Our** rights after a claim  
**We** can:
  - a) take over, conduct, defend or settle any claim; and
  - b) take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.**We** will take this action in **your** name or in the name of anyone else covered by this insurance. **You**, or the person whose name **we** use, must co-operate with **us** on any matter which affects this insurance.
- 8) **Your** policy requires payment of the full premium if **you** make a claim. The full premium is that shown on **your certificate** for the **period of insurance**. If **you** are paying by direct debit or any other staged payment method or there is any premium due at the time of settlement of a claim, then the outstanding balance of the premium that **you** owe for the whole **period of insurance** will be deducted from **your** claim.
- 9) Fraudulent claims  
If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without **us** returning **your** premium.
- 10) Cancellation  
**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 (using **our** short rate scale) subject to **us** retaining the minimum premium which applies at the time.

**We** may cancel this insurance by sending 14 days' notice, to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**.

## SHORT RATE SCALE

1 month - 20% of annual rate	4 months - 50% of annual rate	7 months - 80% of annual rate
2 months - 30% of annual rate	5 months - 60% of annual rate	8 months - 90% of annual rate
3 months - 40% of annual rate	6 months - 70% of annual rate	9 months & over - 100% of annual rate

Plus additions in full for extra risks such as Breeding, Castration, Transit and the like.

This scale shows the percentage of the annual premium **you** owe for the month(s) or part of a month on cover.

## HOW TO MAKE A COMPLAINT

### If your complaint is about the way your policy was sold

Please contact:

**Stoneways Insurance Services Ltd.**, Muscott House, 6 Meadrow, Godalming, Surrey GU7 3HL, United Kingdom.  
Telephone: 01483 426966 Email: insurance@stoneways.uk.com

### If your complaint is about anything other than the way your policy was sold

Our aim is to get it right, first time every time. If you have a complaint we will try to resolve it straight away. If we are unable to, we will confirm we have received your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected. If we have not resolved the situation within eight weeks we will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service. 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

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

**The Financial Ombudsman Service**, Exchange Tower, London E14 9SR  
Website: www.financial-ombudsman.org.uk Telephone: 0800 0234567 or 0300 1239123 Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or contacting the FOS does not affect your legal rights.

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 to access the Online Dispute Resolution Service. Please quote our e-mail address: ahd.csm@allianz.co.uk. Alternatively, you can contact the Financial Ombudsman Service directly.

## Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300.

## How we will use your data

Please be aware that telephone calls may be monitored and recorded.

- **Your** details will be stored on **our** computer system to administer **your** policy but will not be kept longer than necessary.
- **We** can only discuss **your** personal details with **you**. If **you** would like anyone else to act on **your** behalf please let **us** know.
- **We** may use **your** details to support the development of **our** business by including them in customer surveys.
- **We** may share **your** details with other insurance companies, directly or through a number of databases. This allows us to check information **you** give **us** and also helps **us** prevent fraud.
- **We** may pass **your** information to selected third party advisors or suppliers outside the Allianz group for the purpose of administering **your** claim.

## Policy Endorsements

These **endorsements** form part of **your** insurance contract. The endorsement clauses that apply to **your** insurance are noted on **your certificate**, if they are not noted then they do not apply.

1. Accidental injury cover:  
This endorsement restricts claims for Section A - Death of an Animal, Section C - Veterinary Surgeons Fees, Sections E – Veterinary Fees Extension and Section – D Permanent Loss of Use to being caused by accidents resulting in external visible injury only. It is applicable to those Sections noted as covered on **your certificate**.
2. Co-insurance clause:  
This endorsement applies as an additional excess on claims under Section C - Veterinary Surgeons Fees and Sections E – Veterinary Fees Extension. After the deduction of the fixed excess shown on **your certificate** the remaining balance of the claim will be reduced by the percentage shown on the **certificate**.
3. Stallion infertility extension due to accident sickness or disease.  
This endorsement extends **your** policy to include cover in the event of the insured stallion becoming permanently and totally impotent, infertile or incapable of producing semen as a result of an accident, illness or disease incurred during the **period of insurance**.

This endorsement does not cover any loss arising from the death of the insured Stallion, howsoever caused.

## Conditions

In the event of any uncertainty or dispute as to whether an accident sustained or sickness or disease incurred by an **animal** has caused total and permanent incapacity as provided for above it is agreed that the question shall be referred to a **vet** to be approved by **you** and **us**, whose decision in the matter shall be final and binding. It is agreed that in the event of the settlement by **us** under this extension of the claim for 100% of the agreed value of the stallion (or share(s)) then we shall if we so elect, take undisputed ownership of the stallion or share(s) in question.

In the event of the payment of a claim under this endorsement, any insurance against death and theft (Sections A & B) relating to the stallion shall be immediately reduced by the amount of such payment.