

AmTrust Equine Policy Key Facts

keyfacts®

This is a summary of your Policy which highlights important information called the Key Facts. It does not contain the full terms and conditions of the policy. The Policy is a contract providing horse insurance for 12 months following payment of the premium or agreement to pay the premium and renewal may be invited every year. The full terms and conditions of the contract will be contained in the Policy Wording, Statement of Facts and Certificate of Insurance. Unless otherwise agreed in writing by Us, this Policy will be governed by and construed in accordance with English Law. Detailed herewith are all the sections of cover which are available from the insurers - AmTrust Europe Limited (AEL) trading as AmTrust Equine. Registered office Market Square House, St James's Street, Nottingham NG1 6FG Registered No 1229676 AEL is authorised and regulated by the Financial Services Authority (FSA) under firm reference 202189.

General Conditions

- The Statement of Fact and Certificate of Insurance forms the basis of your insurance contract with us.
- When you receive your documents you must check the details you have given us to ensure the information is accurate and advise us of any errors within 14 days.
- Any injury, illness, condition or disease which existed before the Policy came into force and any illness in the first 14 days will not be covered.
- Insurers may request additional documents, such as x-rays or veterinary reports, the cost of these must be met by you. On receipt of these documents the insurers may place specific conditions or exclusions on your policy which will be shown in your Certificate of Insurance.
- It is your duty to disclose all material facts as failure to do so could invalidate your insurance. You must continue to keep Insurers updated with all relevant information at all times.
- When you renew your policy you must sign and date the Renewal Statement of Facts and Declaration of Health and return it to us.

Cancellation Rights

- If you decide not to continue with the policy within the first 14 days, your premium will be refunded in full, providing that you have not claimed on your policy.
- If you have claimed on your Policy then the full annual premium must be paid and no return of premium will be given for a cancellation.
- If the full annual premium has not been paid we may deduct the outstanding premium from any claim payment due.
- If you cancel the policy after the first 14 days, the Policy will be cancelled in accordance with the refund table detailed in your Policy Wording.

How to notify us of a claim

- You must notify us of any potential claim within 60 days of the date it was first reported to the vet by calling us on 0845 459 8990 for a claim form.
- If you fail to notify us in the specified period it will result in the rejection of your claim.
- The claim form is to be completed and returned to us with supporting reports and documents from related professionals, for example, veterinary surgeons for vets fees claim. If they charge a fee to do this the cost must be met by you as your policy does not cover such costs.
- If you provide false information on any claim form we will not pay your claim and we reserve the right to prosecute.

Complaints

- If you have a complaint about your policy or our service, you should contact the Operations Manager at: AmTrust Equine, Axis 40, Oxford Road, Stokenchurch, Buckinghamshire HP14 3SX
- If you have a complaint about your claim, you should contact the Equine Claims Manager at the same address. You will be contacted within 5 working days.
- If you remain unsatisfied you can refer the matter to the Financial Ombudsman Service. Further information is available at www.financial-ombudsman.org.uk/ or call 08450 801800.

Compensation arrangements

- We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk

Class A	Class B	Class C
Breeding, Combined Training, Dressage (up to and including elementary level), Driving (Private), Eventing (BE Intro and Pre-novice), Gymkhanas, Hacking, Heavy horses, Horseball, Horses at Grass, Jump Cross, Le Trec, Long distance (up to 25 miles), Hunter Trials, Novice Cross Country, Riding and Pony Club, Retired Horses, Schooling, Show ing, Show jumping, UK Chasers, Western Pleasure, Young Stock	As Class A plus: Dressage (medium level & above), Driving (Competition), Eventing (BE Novice and above), Legalised Hunting, Long distance (over 25 miles), Western Competition.	As Class B plus: Polo, Polocrosse, Team Chasing NB: Loss of use not available for Class C
Sections of cover available	Maximum benefit / limits	Excess
1. Death, theft, straying	Sum insured or market value whichever is less	Not applicable to this section
2(a). Vets fees	Refer to table over the page	£135 or £350 fixed; or £120/17% whichever is greater of the claim; or £250/£500 or 17% whichever is greater of the claim
2(b). Hospitalisation	£1,000 in one policy period limited to £500 any one incident	Not applicable to this section
3. Third party liability	£1,000,000	£250 property damage only
4. Personal accident / Dental	Option of £10,000 or £20,000 / £1,000	Not applicable to this section
5. Saddlery and tack	Units of £1,500 up to maximum £4,500	£120
6(a). 60% Loss of use	60% of sum insured/market value whichever is less	Not applicable to this section
6(b). 100% Loss of use	100% of sum insured/market value whichever is less or 85% if kept in retirement	Not applicable to this section
7. Trailer/Horse Draw n Vehicle	Sum insured or market value whichever is less	£150
Foal	Horses aged between 30 days and 1 year at the start of the policy Cover restricted to accidental external and visible injury for horses up to 179 days Cover extended to include illness and disease for aged 180 days or older	Limit is £5,000 each claim
Horse/Pony	Horses aged between 180 days and 16 years inclusive Cover includes illness and disease providing all necessary documents received Horses aged between 17 and 19 years inclusive - cover includes illness and disease (subject to a satisfactory 2 stage vet report, unless already insured by us)	Limit is £5,000 each claim Limit is £5,000 each claim
Pony Special	Ponies up to 14.3hh	Limit is £2,000 each claim
Veteran (renewal at underwriters discretion)	Horses aged between 17 and above can elect for following option: Cover restricted to accidental external visible injury and emergency colic surgery	Limit is £5,000 each claim
Veteran Special	Horses aged 17 years + Cover restricted to accidental external visible injury ONLY	Limit is £1,000 each claim
The limits shown include	Diagnostic investigation Alternative treatment	Limit is £1,500 each claim Limit is £500 each claim

Mandatory cover Section 1 - Death, Theft and Straying

Death covers the horse if it dies from an injury or illness which occurred during the policy period or where the attending vet has no other option except to have the horse put down on humane grounds.

The death section requires a post mortem report to support a claim, unless prior agreement was made with us.

Accepted **claim will pay:** sum insured or market value of horse whichever is less and up to £250 for humane destruction and/or disposal costs of horse.

Theft and Straying covers the horse if it is stolen or it strays during the policy period and if it is not recovered within 90 days.

The theft/straying claim requires crime/incident report and number from Police.

Accepted **claim will pay:** sum insured or market value of horse whichever is less and up to £200 for advertising and reward to aid recovery of horse.

Excess not applicable on this section.

Optional covers that you may choose to insure in addition to Section 1 above:**Section 2(a) - Vets fees**

Covers horse for an accident, illness, injury or disease which requires veterinary attention, treatment or surgery up to the limits shown in table - terms and conditions apply.

Accepted **claim will pay:**

- up to limits shown in table below or 12 months from the date of incident, whichever is reached first.
- up to £500 (within incident limit) for alternative treatment which must be recommended by the attending vet and be carried out by a qualified specialist in the following fields - acupuncture, chiropractic manipulation, homeopathy, hydrotherapy, laser therapy, nutraceuticals, osteopathy, physiotherapy, remedial/corrective farriery or any other complementary treatment agreed by us.
- up to £1,500 (within incident limit) for diagnostic investigations where clinical evidence of injury or illness is established.

Excess Mandatory of either £135 fixed; or £120/17% whichever is the greater of the claim; or £250/£500 or 17% whichever is greater of the claim.

Section 2(b) - Hospitalisation

Covers the cost for livery, feed and bedding if the horse has to stay at a veterinary hospital/clinic. This cover is only available if Section 2(a) Vets Fees has been selected.

Accepted **claim will pay:** costs of the above up to a maximum of £1,000 per policy period limited to £500 each and every claim.

Excess not applicable on this section.

Section 3 - Third party liability

Covers the costs if the horse causes accidental damage to a third party's property or causes injury or kills a third party. It also covers damage caused by a horse trailer/horse drawn vehicle (when not attached to a towing vehicle).

Accepted **claim will pay:** up to a maximum of £1,000,000 for any one event.

The cover excludes: livery stables, riding schools and equestrian centres and excludes claims against policyholder by their family or household or if the rider or handler of the horse takes legal action for bodily injury.

Excess £250 for property damage only.

Section 4 - Personal Accident and Dental

Personal Accident covers, the policyholder and any person handling or riding the horse with the policyholders permission, involved in an accident causing death, loss of limb(s), loss of sight or total permanent disability. This cover extends to the policyholder riding horses not owned by them.

Dental covers, the policyholder, and any person handling or riding the horse with their permission, for treatment to teeth or gums as a result of an accident while riding or handling the horse.

This cover excludes accidents at riding schools or any other business establishments.

Benefits will be reduced by 50% if BSI approved protective headgear was not worn at the time of accident.

Accepted **claim will pay:** see table below.

Excess not applicable on this section.

COVER	AGE (in years inclusive)	Maximum Limits Option 1	Maximum Limits Option 2
Death	Persons 5 to 17 Persons 18 to 75	£5,000 £10,000	£10,000 £20,000
Loss of one or both hands or arms	Persons 5 to 17 Persons 18 to 75	£5,000 £10,000	£10,000 £20,000
Permanent blindness in one or both eyes	Persons 5 to 17 Persons 18 to 75	£5,000 £10,000	£10,000 £20,000
Loss of one or both feet or legs	Persons 5 to 17 Persons 18 to 75	£5,000 £10,000	£10,000 £20,000
Permanent total disability rendering you unfit for work of any kind	Persons 5 to 17 Persons 18 to 75	£5,000 £10,000	£10,000 £20,000
Emergency dental treatment as a result of an accident	Persons 5 - 75	£1,000	£1,000

Section 5 - Saddlery and Tack

Covers the theft of or accidental damage to saddlery or tack belonging to the policyholder or their immediate family. Saddlery and tack must be kept in a private house or a building secured with a 5 lever mortice deadlock and window bars or equivalent by prior agreement with us to be noted on the Certificate of Insurance (COI). Available as units of £1,500 up to a maximum of 3 units.

Accepted **claim will pay:** the market value or sum insured whichever is less. Single article limit is £400 unless specified on the COI.

Excess £120 each and every claim.

Section 6 (a) and (b) - Loss of Use

Covers the horse for an accident, illness or disease which results in the horse being permanently incapable of it's performing the Primary Activities listed on the Certificate of Insurance. Two levels of cover available if the horse has to be humanely destroyed on economic grounds or alternatively be kept in retirement and be branded with the Loss of use mark. This cover is only available if Section 2(a) Vets fees has been selected.

Accepted **claim will pay** one of the 2 levels of cover available **either:**

- (a) 60% of the sum insured/market value whichever is less; **or**
- (b) 100% of the sum insured/market value whichever is the less or 85% if kept in retirement.

Excess not applicable on this section.

Section 7 - Trailers/Horse Drawn Vehicle

Covers the horse trailer or horse drawn vehicle for accidental damage or theft.

Accepted **claim will pay:** for economic repairs or replacement to sum insured/market value whichever is less. Theft must be reported to the police, immediately or within 24 hours from the time of the incident. There is a 30 day waiting period from the date the incident was reported to the police. This cover excludes commercial use, recovery costs, storage costs and wear and tear.

Excess £150 each and every claim

Geographical limits

Covers horse domiciled in the United Kingdom, Jersey and Guernsey. These limits may be extended with prior agreement with us to cover temporary visits to the other parts of Europe for a maximum of 30 days in each policy period.