

# Rider Insurance

## Insurance Product Information Document

**Company:** Animal Friends Pet Insurance

**Product:** Standard Rider Policy

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### What is this type of insurance?

This product meets the demands and needs of someone over the age of 18 who wants cover to ride horses that they do not own or have on loan. It provides cover for accidents which happen while riding as well as cover if the horse you are riding injures someone or is injured or dies. Emergency vet fees are also covered straight after the accident for the horse you are riding.



#### What is insured?

- ✓ Cover for up to £10,000 if you need to claim for one of these following an accident while you were riding a horse:
  - if you have permanent blindness in one or both eyes or,
  - if you have permanent deafness in both ears or,
  - if you lose a limb or,
  - if you're permanently and totally disabled and are unable to work or,
  - if you're killed.
- ✓ If the injuries from a riding accident stop you from being able to work temporarily, after the first 7 days, we'll pay £50 a week for up to 51 weeks.
- ✓ If you need dental treatment following your riding accident, we will pay up to £1,000 per year towards your dental costs.
- ✓ If you need to stay in hospital following a riding accident, we will pay £30 for each day that you are in hospital for up to 30 days.
- ✓ Cover for up to £2,000,000 per year if the horse you are riding injures someone or damages their property.
- ✓ Cover for up to £2,000 per year if the horse you are riding is injured or dies.
- ✓ Cover for £1,000 per year towards emergency vet fees in the first 24 hours after a horse you are riding is injured in an accident.

See your policy documentation for further details.



#### What is NOT insured?

- ✗ This policy only covers accidents you may have when riding a horse. It would not pay any claim for illnesses you or the horse might have.



- ✗ If the horse you are riding is injured in an accident, we won't pay for any dental treatment that the horse may need.
- ✗ We won't cover any claim for you or the horse which are caused by barbed, plain, or mesh wire fencing or gates.
- ✗ This policy will not provide cover for any person aged under 18 or over 75.
- ✗ We won't pay for any claim relating to an accident that happens during riding lessons or at a riding school.
- ✗ We won't pay for any incident that is connected to any trade or business, or if the accident happened while you were working for someone.
- ✗ We won't pay for any accident where you deliberately put yourself in danger or were under the influence of alcohol, or any drugs that affect your ability to ride safely.
- ✗ We won't cover claims if you're injured while doing any activity not covered by this policy.
- ✗ We won't pay any charge to obtain medical records to support your claim.
- ✗ We won't pay for claims for injury or property damage which are from a member of your immediate family, anyone that lives with you or works for you.
- ✗ We won't pay for claims caused by the horse you are riding if it is chasing or attacking other animals.
- ✗ We won't cover vet fees for any animal that is injured or killed by the horse you are riding.
- ✗ We won't pay any claims for damage to fences, walls, gates or crops while you are riding.
- ✗ We won't pay any claim for death if your death isn't directly caused by a riding accident.

See your policy documentation for further details.



## Are there any restrictions on cover?

- ! If you are killed or injured in an accident while riding, you can only claim for one of the listed injuries or death.
- ! If your injuries stop you from being able to work temporarily, we won't pay for the first seven days. This payment can continue for up to 51 weeks.
- ! If you need to stay in hospital, we will only pay the daily amount for a maximum of 30 days.
- ! You must pay the excess for each applicable claim.
- ! If you have any other insurance that may provide cover for a claim, you must contact the other insurer to let them know about the incident.
- ! If your injuries were made worse by a pre-existing medical condition, we'll cover what we think is reasonable.
- ! We won't cover you if you're being paid, or are paying, to ride or look after a horse. This includes volunteering at a place of business.
- ! You will need to provide evidence of any amount you are claiming for – such as receipts for dental expenses.

See your policy documentation for further details.



## Where am I covered?

- ✓ Cover is provided for claims made in the UK, the Channel Islands and the Isle of Man.

See your Policy Booklet for further details.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy and tell us about any change to your circumstances.
- When making a claim you must provide a completed claim form.
- In the event of a claim for personal accident, you must agree that your medical history including test results may be released to us.



- You must pay the premium shown on the policy for each policy period.
- You must pay the fixed excess specified in your policy schedule.
- You should make sure you're wearing a riding hat. We won't pay claims if you injure yourself while not wearing safety equipment, unless you have a good reason and we agree to it beforehand.



## When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



## When does the cover start and end?

- You can choose the date your cover starts. Please see your policy schedule for your exact start and end date.
- Your policy will run for 12 months from the start date.



## How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 557 0300. You can also contact us by Live Chat on our website or email [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).

- If you cancel your policy within 14 days of your policy start date and we haven't paid a claim, we'll give you a full refund.
- If you cancel after 14 days of your policy start date and we haven't paid a claim, we'll refund you for any time left on your policy.
- If you pay for your policy annually and cancel after 14 days and we have paid a claim in this policy year - you won't be due a refund of any premiums.
- If you pay monthly and cancel your policy after 14 days and we have paid a claim in this policy year - you'll need to pay the remaining premium for this policy year.