

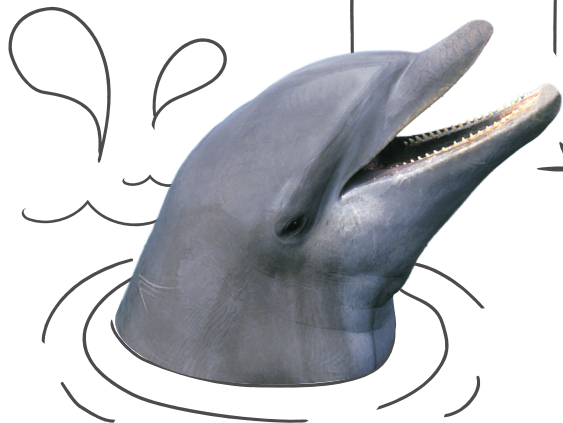
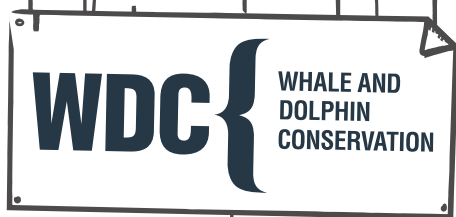
# MATURE HORSE

## Policy Booklet

Accident Only

**Thank you for joining Animal Friends.** Your policy helps us to provide much-needed **support to charities like Whale and Dolphin Conservation**, a charity dedicated to the conservation and protection of all whales and dolphins.

WDC is a registered charity (in England and Wales No. 1014705, in Scotland No. SC040231)



Find us at [animalfriends.co.uk](https://www.animalfriends.co.uk)

**animal  
Friends**  
Pet Insurance



# Welcome

Hi! Like your horse is part of your family, you're now part of ours. To help you settle in, we're going to share with you some information that you might find interesting. If you're still reading this far, we're off to a good start!

## Here's the bit we really want you to know...

This booklet tells you what you and your horse are covered for, as well as what isn't covered. Please read through it carefully. It should answer any questions you have about your insurance. If you've got any questions, please contact us on **0344 557 0300**.

## Now that's done, let us tell you about who we are...

We believe that protecting your horse should be easy and not cost the earth. We also believe that even the smallest acts of kindness can make a big difference. Which is why we were founded to help ensure that your horse lives a healthy and happy life, whilst giving back to animal welfare charities and conservancies.

We could go on about the many reasons why you can feel good about choosing Animal Friends but **the key thing to remember is that we're here**. We've got you covered and if you want to know more about what makes us tick, head to our website or social channels, and you'll find it all there.

Wishing you all the best,



Wes Pearson

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# How to use this booklet

This booklet tells you everything you need to know about your policy. Along with a document called Your Schedule it makes up the agreement between you and us, so make sure you keep it safe. If you need a copy in large print or braille, please let us know.

When reading this booklet, please remember the following things.

Our policies only cover people that live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence. When we say 'UK' in this booklet, we mean England, Scotland, Wales, Northern Ireland, the Isle of Man, Channel Islands and UK Ministry of Defence bases overseas.

Our policies only provide cover for people and horses within the UK.

It only covers horses over 20 years old.

This policy is administered by Animal Friends and underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this booklet, we mean Red Sands. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598). Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority for business underwritten in the UK (Financial Services Register No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

When we say 'you' or 'your', we mean the person named on the schedule.

When we say 'immediate family', we mean your spouse, sibling, parent, child or stepchild. It also includes civil partners and any other partner that has lived with you permanently for at least two years.

When we say 'horse', we mean the horse that we've agreed to cover and is listed in your schedule.

This policy is governed by English law. All communication will be made in English.

# Contact details

You can contact Animal Friends for support in the following ways.

## By phone

 **0344 557 0300**

Please check our website for opening hours.

If you call us from a landline, you'll be charged the standard rate. Calls from mobiles vary depending on your plan. For example, if your plan includes unlimited minutes, your call from a mobile will be free.

## By email

If you have a general enquiry, you can reach us at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

## On our website

Contact us on live chat

 [www.animalfriends.co.uk](http://www.animalfriends.co.uk)

Or you can complete an enquiry form to contact a specific department

 [www.animalfriends.co.uk/contact-us/](http://www.animalfriends.co.uk/contact-us/)

## By post

 Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

# How this policy works

This booklet details everything your horse is covered for under this policy. Some things aren't covered, so it's important you read through your documents to check you have the cover you need. There's a list of exclusions in the 'What this policy doesn't cover' section on **page 21**. These apply to the whole of your policy. There are also some additional exclusions that only apply to certain sections of cover. You should also check your schedule to see if there are any other exclusions that apply to you personally. You'll find detailed descriptions of your cover for each section under the heading 'What this policy covers'.

## Your policy

This mature horse policy covers your horse for any injuries caused by accidents. An accident is a sudden and unexpected event which causes injury to your horse. This is also a Time Limited policy, which means we'll cover each new injury for 12 months – as long as you renew your policy. At the renewal after the accident happened, we'll add an exclusion to your policy. However, you can carry on claiming for the condition if you haven't already reached your cover limit or 12-month limit. The 12 months starts from the date of the accident. At the end of the 12 month period we won't cover this condition again. Any exclusions we add to your policy will be for the condition, or related to the condition, that you claimed for. Full details of any exclusions will be shown on your schedule.

When we say 'condition', we mean any injury with a single cause or diagnosis. For example, if your horse has an accident, we'll class any injuries they suffer as one condition – even if they're in different parts of the body.

The vet fee limit in your schedule is the most we'll pay for any one condition. Once you reach your limit – or after 12 months, whichever comes first – we won't cover that condition any more.

Every time you make a claim for a new condition, you'll need to pay an excess to help cover the cost of treatment. You should check your schedule to see how much you're covered for, and how much excess you'll need to pay. For more information on excesses see 'Your excess' on **page 8**.

## When this policy starts and ends

Your policy starts from the day you chose it to, but there's a waiting period before you can start making some kinds of claims. We don't cover accidents or injuries that happen within the first 2 days of your policy start date. For example, if your cover starts on the 1st, you won't be covered for any accidents or injuries that happen before the 3rd.

A condition starts from the date when the accident happened – not when your horse was seen by the vet. So even if you wait until after the waiting period to get your horse treated, you still won't be covered.

We won't cover claims if your horse goes missing or is stolen in the first 14 days of your policy. We also won't cover claims for saddlery and tack or trailers in the first 14 days of your policy.

Several things might end this policy. For example, if the policy period ends and either of us decide not to renew for any reason. It will end if your horse dies, is lost or is stolen. You may also decide to cancel your policy. We can cancel it too – for example, if you don't pay your premium. For more information about cancelling your policy, see the 'Cancelling your policy' section on **page 24**.

## Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not.

Remember, the 2-day waiting period at the start of this policy means we'll consider any accidents that happen in this period as pre-existing as well.

Any injuries caused by accidents your horse had before you took this policy out will also be considered pre-existing conditions. This includes any complications, illnesses or conditions that might not be noticeable straight away but later appear as a result of the earlier accident. For example, if your horse was kicked before this policy started, and your vet later diagnosed a fractured splint bone, we'd consider this to be a pre-existing condition.

# How this policy works

## (continued)

### Amounts you might have to pay

#### Your premium

The premium is the amount you pay us so we can provide you with insurance for your horse. You can decide to pay in one go annually or in monthly instalments. You should make sure to keep up with all your payments. If you don't, we won't be able to cover you if you want to make a claim.

#### Your excess

The excess is an amount you'll need to pay when you make a claim. Different sections of the policy have different excesses, check your schedule to find out which apply to you.

#### Vet fees excess

You'll need to pay one vet fees excess for each accident your horse might have. If your horse is injured in a new accident, this will start a new claim and you'll need to pay the excess. If they need more treatment for the same injury, we'll treat this under the same claim. You won't need to pay the excess again for that condition.

### Looking after yourself and any horses you ride

#### Your health

It's important you make sure you're being safe when you go horse riding. Before starting your ride, you should make sure you're wearing a riding hat. We won't pay claims if you injure yourself while riding, if you weren't wearing a riding hat, unless you have a good reason, and we agree to it beforehand. We also won't pay claims if you are injured and weren't wearing the safety equipment required for the activity you are taking part in.

#### Your horse's health

It's important you keep your horse healthy and well. If there is something wrong with your horse's health, you should arrange for a vet to examine and treat your horse as soon as possible. If you delay getting treatment for your horse, and your horse's condition is made worse because of this, we won't be able to pay your claim. You must follow any advice given to you by a vet and arrange

and pay for treatment to help lower the risk of injury or illness. If they need treatment, you need to make sure your vet is a current member of the Royal College of Vet Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>. If they're not, you won't be covered.

#### Your horse's safety

This policy is designed to cover you for things that happen to your horse that couldn't have been prevented or predicted. It's your responsibility as their owner to keep them as safe as possible.

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. For example, you should make sure any gates are closed securely. We won't cover you for any accidents or injuries if you don't. This means we won't cover claims involving barbed or plain wire fencing or gates. Injuries caused by stock fencing also won't be covered, unless there was a secondary fence line to prevent the horse from reaching the stock fencing.

### Renewing your policy

If you pay monthly or pay annually and have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another year. If you paid upfront for a year and haven't opted for auto-renewal, you'll need to make a payment for your cover to continue.

You can make a payment in your online account or get in touch with us on **0344 557 0300** to renew for another year.

Animal Friends will send your renewal documents approximately three weeks before your policy is due to end. You should read these documents carefully. We might change some of your terms or the price you pay, so you'll need to check you still have the cover you need.

Several things affect the price you pay when you renew, including your horse's age, previous claims and the cost of vet fees in your area.



# How to make a claim

## Giving us the facts

### If you make a mistake

If you give us wrong information by mistake, you might not be able to make a claim or we might need to void your policy. If we do this, we'll act like your policy never existed and give you back any premiums you've paid.

We might need to apply exclusions, or change your cover, the premium you pay or the terms of this policy. If you need to make a change to this policy, see the 'Making changes to this policy' section on "Making changes to this policy" on **page 23**.

### If you give us wrong information on purpose

It's really important you give us accurate information at all times. If you deliberately exaggerate a claim, mislead us or don't tell us the truth, this is fraud. We won't pay your claim or give you back any premiums you've paid. We'll cancel all policies you have with us, and we won't cover you again in the future. In some cases, we will need to tell the police or other authorities and insurance companies.

If we've paid a claim where you did not tell us the truth, we'll cancel your policy from the date you gave us the false information. We may ask you to pay us back for any claims we've paid since that date.

## Keeping up to date with your payments

It's important you keep up to date with your premium. If you're struggling with your payments, please get in touch and let us know. We won't be able to cover claims if you have any unpaid premiums.

We understand making a claim can be a stressful time, that's why we've made it as easy as possible for you. You can make a claim with us in the following ways:

## Online through your vet

The quickest and easiest way to make a claim is through your vet, if they have access to the Animal Friends online claims system, Pawtal. If they do, they can make a claim directly, so you won't need to fill in any forms. Your vet can track your claim this way as well. Your vet must send us a new claim for each section of this policy that you wish to claim for. If they don't, we won't be able to pay your full claim. For example, if you want to claim for Section A and Section B, you must send us a separate claim for each section.

## Using a claim form

If your vet doesn't have Pawtal, you'll both need to fill out a claim form and send it back so we can process your claim.

Claim forms are available for all policy benefits, for repeat medication and for pre-authorisations. You can download claim forms from [www.animalfriends.co.uk/existing-customers/claims/](http://www.animalfriends.co.uk/existing-customers/claims/) – or give us a call and we'll send you one in the post.

 **0344 557 0300**

## Sending your claim form

Once you and your vet have completed the claim form, you can send it by email to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk). If you prefer, you can post the claim form to the address on **page 6**.

We'll need a copy of your horse's full veterinary history to review any claim. The vet who treated your horse will provide the notes they have. We may also need to request additional information, for example, referral reports. We may contact any vet or professional involved with treating your horse or any individual that may be involved with this claim.

# How to make a claim

## (continued)

To make sure we can handle your claim quickly, please send all claim forms as soon as possible after your horse receives treatment. You must send us a new claim for each section of this policy that you wish to claim for. If you don't, we won't be able to pay your full claim. For example, if you want to claim for Section A and Section B, you must send us a separate claim for each section.

Sometimes we may need to contact you and ask for extra information. This helps us when reviewing your claim, to determine whether or not we can pay your claim.

### Through your online account

If you need to claim for repeat medication for your horse, you can do this through your online account. You can register or log in to your account through the "My Account" button on our webpage.

### If your horse injures someone or damages their property

If something happens that could lead to a liability claim, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

You can see 'Section D: If your horse injures someone or damages their property', for more information on liability claims on **page 15**.

### Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal.

If your vet doesn't use Pawtal, they will need to complete and return the 'horse pre-authorisation form' from our website. Send all completed claim forms to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk) - including 'Pre-authorisation' in the subject of your email. Or you can post the claim form to the address on **page 6**.

If you are unable to access the forms on the website, please call us to request a copy of the form.

We aim to process pre-authorisations within one working hour. This process may take longer if we have not received all the required information to assess the pre-authorisation.

If we receive additional information when you send us your claim, which would have meant the pre-authorisation wouldn't have been approved, we may have to change our original decision.

If you have any other insurance policy that may provide cover for a claim, you must contact the other insurer to let them know. We won't pay claims if there's another policy that provides cover for any incident. This includes if you have more than one Animal Friends horse or rider policy.

# What this policy covers

## Section A: Vet fees (accident only)

### ✓ What's covered?

#### If your horse needs medical care after an accident

If your horse gets injured in an accident, we'll cover vet fees up to the amount shown in your schedule. Make sure you keep your receipts safe, as you'll need to show them to us when you make a claim.

Every year we use our claims information to review the prices charged by vets for some of the items most commonly claimed for. We use this information to set a maximum amount we will pay for these claims. Any changes to these amounts will only affect your policy from your renewal. You can see a list of these items in the 'Important information on vet fee claims limits' document in your welcome or renewal pack.

Sometimes people choose to buy medication from a pharmacy or online instead of from their vet. If you do this, we'll cover the cost of your vet writing the prescription as well as the medication.

We'll only cover out-of-hours fees, emergency fees or hospital costs if your vet says your horse needs to be seen straight away.

#### Complementary treatment

We'll cover complementary treatments, as long as they're recommended by a vet. Some of the complementary treatments we cover include physiotherapy, osteopathy and hydrotherapy. We'll only cover complementary treatments that are performed by either your vet, a qualified specialist or a therapist your vet has referred you to. For a full list, see:

➤ [www.animalfriends.co.uk/equine-complementary-therapy/](http://www.animalfriends.co.uk/equine-complementary-therapy/)

#### Tests needed to diagnose a condition

We'll pay for tests when they're needed to diagnose a condition covered by this policy, such as x-rays, ultrasounds and MRI and CT scans. We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery.

If a test shows your horse is suffering from a condition not covered by this policy, we won't cover the cost of the test.

#### If your horse is hospitalised

If your horse needs to stay at a vet practice for treatment, we'll cover up to 50% of their nursing, examinations and livery costs. We won't cover any other livery costs for your horse.

#### If your horse needs to be put down

If your vet says your horse needs to be put down, we'll cover some of the cost. The amount we'll pay up to is shown in the 'Important information on vet fee claims limits' document in your welcome or renewal pack.

You'll need to make sure the procedure is carried out by a vet and meets the British Equine Veterinary Association (BEVA) Guidelines. For the full guidelines see [www.beva.org.uk/](http://www.beva.org.uk/). We'll ask your vet for your horse's records so we can confirm when your horse died and that British Equine Veterinary Association (BEVA) Guidelines were met. We won't be able to pay your claim if BEVA Guidelines weren't followed.

### ✗ What's not covered?

#### Illnesses and conditions not caused by an accident

This policy only covers accidents, so we won't cover claims for illnesses or anything else not caused by an accident.

#### Claims that happen at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date.

#### Conditions we don't cover

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 7](#).

We also don't cover any treatment for medical or surgical colic.

## Section A: (continued)

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. For example, you should make sure any gates are closed securely. We won't cover you for any accidents or injuries if you don't. This means we won't cover claims involving barbed or plain wire fencing or gates. Injuries caused by stock fencing also won't be covered, unless there was a secondary fence line to prevent the horse from reaching the stock fencing.

### Treatments we don't cover

We don't cover any routine, preventative, elective or cosmetic treatment, even when it's recommended by a vet to prevent an illness or injury. For example, this includes the cost of worming, vaccinations or castration.

We also don't cover any complications that arise from these treatments, unless it is for wormer treatment that has been recommended or prescribed by a vet.

We don't cover costs resulting from not having routine, preventative, elective or cosmetic treatment recommended by a vet to prevent an injury or illness.

We don't cover any claims for prosthetic limbs. This includes the cost of the prosthetic, consultations and procedures, or any complications or rehabilitative treatment your horse might need afterwards.

We don't cover stem cell or gene therapy. We also don't cover organ transplants, or any complications that arise from these.

We won't cover medication to treat a condition for more than 12 months, even if your vet prescribes a longer course.

We don't cover treatment carried out in rehab centres if you could carry out the rehab yourself. For example stretching, in-hand walking and in-hand grazing.

We won't cover claims if you or your immediate family deliberately harm your horse.

If there is something wrong with your horse's health, you should arrange for a vet to examine and treat your horse as soon as possible. If you delay getting treatment for your horse and your horse's condition is made worse because of this, we won't be able to pay your claim.

### Behavioural treatments

We won't cover any therapies or treatments for behavioural issues, even if it's as a result of an injury.

This includes any sedatives used for turnout or management of the horse.

### Dental treatment

We don't cover any dental or gum treatment for your horse, even when it's needed as a result of an accident or injury. This includes any costs your vet may charge for diagnosing the issue.

### Shoeing and foot care

We don't cover the cost of standard shoeing or the routine care of your horse's feet. If your horse needs specialist shoeing to treat a condition, we'll cover the difference between the cost of the standard and specialist shoeing. For example, if standard shoeing costs £100 and specialist shoeing costs £250, we'll cover you up to £150.

### Equipment or machinery

This policy doesn't cover the cost of buying or hiring any machinery or equipment to treat your horse. For example, the cost of purchasing or hiring an Equine Nebuliser.

### Transport costs

We also won't cover any transport costs. For example, the cost of transporting your horse to the vet if they need it.

### Other things we don't cover

We don't cover the cost of food, even if it's prescribed by your vet. We also don't cover the cost of any supplements, unless your vet has recommended it to treat a condition.

We won't cover any disposal, cremation or burial costs if your horse dies or is put to sleep unless you have selected the additional benefits under Section B. For more information about disposal, see 'Removing and disposing of your horse's body' in Section B. We won't cover any cost for caskets.

We won't cover claims if your horse is injured as a result of doing any activity not listed in the activity list you chose from Appendix A.

We don't cover any admin fees your vet may charge, including the cost of any postage or packaging. This includes fees for filling in any form, giving us information about your horse's medical history or referring them to another vet. This also includes any cost a vet may charge to prepare or supply medication – this is sometimes called a dispensing fee.

We also won't cover any fees your vet charges to admit or release your horse from hospital. We will pay towards the cost of keeping the horse in hospital.

## Section B: If your horse dies (accident only)

### ✓ What's covered?

If your horse dies or is put to sleep, we'll cover their purchase price or the amount you chose for this section, whichever is less. The amount you chose is shown in 'Your Schedule'.

We'll only cover deaths caused by accidents. The accident must have happened no more than 12 months before they died.

If all treatments have been tried and your vet says your horse needs to be put to sleep, you'll need to make sure that it's done by a vet. The British Equine Veterinary Association (BEVA) Guidelines must also be followed. We won't be able to pay your claim if they aren't. For the full guidelines see [www.beva.org.uk/](http://www.beva.org.uk/). We'll ask your vet for your horse's records so we can confirm when your horse died and that BEVA Guidelines were met.

To help us handle your claim, you should let us know about your horse dying as soon as possible.

You'll need to show us a receipt to prove you're the horse's owner and a copy of your horse's passport. Remember to keep your vet receipts, as we might need them when handling your claim. If the horse is on loan to you when they die, we'll pay whoever owns the horse.

If your horse dies suddenly, we may ask for a post-mortem to find the cause of death. If we decide a post-mortem is needed, we'll pay for it.

We'll ask your vet for your horse's records so we can confirm how and when your horse died. This information will help us take care of your policy cancellation and handle any claim faster.

If we pay a claim under this section, we'll cancel your policy from the date your horse dies. If you pay annually, you might also be due a refund. For more information about refunds, see the 'Cancelling your policy' section on **page 24**.

### Removing and disposing of your horse's body

We'll also cover up to £200 to remove and dispose of your horse's body, but only if they die in a way covered by this policy. For example, you won't be covered if your horse dies in a hunting accident. The £200 doesn't count towards your overall limit for this section. Make sure you keep any receipts for this, as you'll need to show them to us when you make a claim.

### ✗ What's not covered?

We won't cover any deaths caused by anything not covered in Section A. We also won't pay for any of the claims listed below.

#### Claims that happen at the beginning of your policy

If your horse dies – or has an accident they later die from – within the first 2 days of your policy, we won't cover your claim.

#### Deaths caused by behavioural problems

We don't cover deaths caused by any behavioural problems your horse might have.

#### Other things we don't cover

We don't pay a claim if you deliberately hurt your horse or killed them. Likewise, we won't cover claims if anyone who rides your horse, or anyone in your immediate family, does the same.

We won't pay claims if the authorities order your horse to be put down to contain a recognised disease or pandemic.

We don't cover claims for unborn foals, embryos or foetuses.

If you make a claim under this section, you can't make a claim under Section C.

## Section C: If your horse goes missing or is stolen

### ✓ What's covered?

If your horse goes missing or is stolen, we'll cover some of the cost for advertising and a reward. We'll cover either 15% of the amount you chose for this section or £300, whichever is less. The amount you chose is shown in 'Your Schedule'. Make sure to keep a record of your advertising costs, so we can handle your claim.

You should always report a missing horse to the police as soon as you realise they're missing. You'll also need to report it missing to at least one local rescue centre. You'll need to give us the crime reference number from the police and the name of the rescue centre you reported it to. We won't be able to pay your claim if you don't.

If someone finds your horse, you'll need to give us their details and how much reward you offered before we can pay the claim.

### If your horse needs to be rescued

If your horse needs to be rescued, we'll pay up to £1,000 to the registered organisation that carries out the rescue.

### If you can't find your horse

If you don't find your horse within 45 days, we'll cover their purchase price or the amount you chose for this section, whichever is less. The amount you chose is shown in 'Your Schedule'.

To help us handle your claim as quickly as possible, we ask that you make your claim within 12 months of your horse going missing. We'll need to see your purchase receipt and your horse's passport to prove you own your horse, so remember to keep these safe. You can store your receipt digitally within your online account.

If we pay a claim under this section, we'll cancel your policy from the date we pay. If you pay annually, you might also be due a refund. For more information about refunds, see **page 24**. If your horse is later found, you must pay us back the full amount we gave you.

### ✗ What's not covered?

We won't pay claims for any of the things listed below.

#### If your horse goes missing at the beginning of your policy

We won't cover claims if your horse goes missing within the first 14 days of your policy start date.

#### If your horse was given away or abandoned

We won't cover claims if you deliberately abandoned your horse.

#### Other things we don't cover

If your horse is pregnant when they go missing, we won't cover any unborn foals, embryos or foetuses.

We won't cover claims if your horse isn't microchipped in line with UK law. We may ask to see your horse's passport to check details of their microchip.

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. For example, you should make sure any gates are closed securely. We won't cover you for any accidents or injuries if you don't.

If you make a claim under this section, you can't make a claim under Section B.

## Section D: If your horse injures someone or damages their property

### ✓ What's covered?

There might be a time when someone holds you responsible for an incident involving your horse. For example, your horse's actions might result in someone being killed, getting injured or having their property damaged. If someone makes a legal claim against you due to an incident involving your horse, we'll cover your legal costs. If we're settling a legal claim, we'll also pay compensation and legal costs for the person making the claim.

The most we'll pay per year is shown in your schedule.

We'll only cover incidents that happen in the UK.

You must let us know straight away if an incident happens, or if someone makes a legal claim against you. If you don't, and this affects our ability to handle the claim, we won't be able to help. You must also give us any other information we ask for and let us handle the claim.

You must not admit responsibility for any incident, or negotiate or agree to pay for anything. If you're sent any legal documents, don't reply to them. Instead, send them to us straight away. You may also need to give us written statements and go to court.

You must follow advice given to you about your horse's behaviour by their current or past owners, rehoming or rescue centre staff, vets, behaviour specialists or the authorities. If you don't follow their advice, and that leads to a legal claim, we won't be able to cover the claim. If an incident was caused by your horse's behavioural problem, you're covered, unless they've shown the same problem in the past. For example, if they have injured or bitten someone, or caused damage to property.

### If we pay a claim under this section

If we pay a claim under this section for an incident caused by your horse's behavioural problem, we won't cover future claims caused by the same behavioural problem.

If someone else is responsible for covering the cost of a claim, we may take legal action on your behalf to get those costs back. We'll pay for any action we take on your behalf.

You'll have to pay a £250 excess for every claim for property damage under this section.

### If you need advice about this section

If something happens that could lead to a liability claim, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk)

### ✗ What's not covered?

#### Claims involving people you know

We won't cover claims made against you by a member of your immediate family, or anyone who lives with you or works for you.

We won't cover claims if you, a member of your immediate family, or anyone who lives with you or works for you is responsible for the damaged property.

We won't cover claims made by or against professionals or businesses who are being paid to provide services.

#### Claims involving your work or business

You won't be covered if something happens at your workplace or involves your business. You also won't be covered if something happens at the workplace or business of anyone who lives with you. A workplace means anywhere that you or someone who lives with you is working, even if this place isn't fixed, or you or they are working from home. We'll only class your home as a workplace when people you don't normally live with are there for work or business. For example, colleagues, customers, suppliers, or delivery drivers.

#### Claims involving other animals

We won't cover claims caused by your horse chasing, attacking or injuring livestock.

We also won't cover vet fees for any other animal that's injured or killed by your horse.

## Section D: (continued)

### Other things we don't cover

We won't cover claims if you deliberately caused damage or didn't take reasonable steps to prevent an incident. For example, we won't cover you if you leave your horse alone in a public place.

We won't cover claims if an incident happens as a result of someone handling your horse without your permission.

We won't cover a claim against you if another contract makes you legally responsible. For example, if you've agreed with a livery yard that you'll be responsible for any incidents involving your horse while in their care.

We won't cover claims that result from you hiring out, loaning or lending your horse to somebody else. This includes if someone is riding your horse for professional lessons or at a riding school.

We won't cover claims for damage caused to any fences, walls or gates while you're riding your horse. We also won't cover claims if any crops are damaged.

We won't cover claims caused by you breeding or trying to breed your horse. This includes artificial insemination.

We won't cover claims for any injury to the person who was riding your horse. Unless the person riding your horse is a named rider who is covered under Section F. We won't cover claims if you're fined, charged or prosecuted in a criminal court.

We won't cover claims if you refuse to help us or do anything else that negatively affects our ability to handle the case.

We won't cover incidents of your horse straying or escaping if they've been involved in a similar incident before.

We won't cover any claims if your horse has shown aggressive tendencies, or bitten, or attacked a person or damaged property before.



## Section E: If someone is injured while riding your horse

When we say 'you' in this section, this includes anyone you've given permission to ride your horse and is named in the schedule. We'll cover named riders between 18 and 75 years old. We'll cover children under 18, as long as they're older than 5 and a member of your immediate family.

### ✓ What's covered?

We'll cover up to the amounts listed below if someone is injured or killed in an accident while riding your horse in the UK. We'll only cover injuries to riders named on your schedule. You can change these named riders whenever you renew your policy. We'll need either a death certificate or a medical professional to confirm any injuries, before we pay a claim under this section.

If you're killed.	<b>£10,000</b> You can only claim for one of these per accident.
Permanent blindness in one or both eyes.	
Permanent deafness in both ears.	
If you lose a limb. This includes either physically losing a limb or being permanently unable to use it. For example, if your leg is totally paralysed.	<b>£50 per week.</b> We'll pay this for any injury, for up to 51 weeks before it's confirmed if your injuries are permanent. The first 7 days won't be covered. We'll need to see a fit note from your doctor to handle your claim. If your injuries are permanent, you can apply for one of the benefits above.
If you're permanently and totally disabled. When we say this, we mean your injuries make you unable to do any work.	
If your injuries stop you from being able to work temporarily. (This doesn't apply to named riders under 18 years old).	<b>£750 per year</b> Remember, you'll have to pay a £50 excess every time you claim under this section.
If you need dental treatment.	<b>£30 (for every day you're in hospital, up to 30 days)</b> You'll need to provide a note from a doctor as evidence of your hospital stay.

## Section E: (continued)

If the policyholder goes into hospital for more than three days in a row, we'll cover some of the cost for someone to look after your horse. We'll cover up to £15 a day, up to £600 a year. We'll need some information about your stay in hospital, such as the date you arrived, the date you left and the reason for your stay.

You should always get medical attention as soon as possible if you're injured.

Before starting your ride, you should make sure you're wearing a riding hat. We won't pay claims if you injure yourself while riding, if you weren't wearing a riding hat, unless you have a good reason, and we agree to it beforehand. We also won't pay claims if you are injured and weren't wearing the safety equipment required for the activity you are taking part in.

We'll need to see receipts of any dental treatment you get because of your injuries, so make sure you keep them safe.

We'll require relevant medical records to support your claim. If required, you'll need to pay to get hold of them. For example, from a private medical practice. If you don't provide your medical records, we won't be able to pay your claim.

We consider a condition to be pre-existing if you had any signs or symptoms before your policy start date, even if you didn't go to a doctor. It also includes any conditions you had in the past and since recovered from. Any injuries caused by accidents you've had will also be considered pre-existing. This includes any complications, illnesses or conditions that later appear because of the accident.

We'll need your permission to contact your doctor or other health professional to talk through your medical history.

### ✘ What's not covered?

#### Deaths not directly caused by an accident

You won't be covered if your death isn't directly caused by an accident.

#### Accidents that happen at riding schools or during lessons

We won't cover any accidents that happen during lessons or at a riding school.

#### Accidents that are linked to trade or business

We don't cover incidents that are connected to any trade or business, or if the accident happened while you were volunteering or working for someone. For example, if you were hurt while grooming for another rider.

#### Other things we don't cover

We won't cover accidents where you deliberately put yourself in danger, unless you were trying to save someone's life.

We won't cover any accidents where you 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 listed in the activity list you chose from Appendix A.

We will not pay any claims for any riders with pre-existing medical conditions that directly cause an injury when riding or controlling a horse. For example, if a rider has pre-existing seizures and this causes a fall from the horse, we won't cover the claim for any resulting injuries.

We won't pay claims for any of the named riders with a health condition which negatively affects their ability to ride and control a horse. For example, if the rider had a broken wrist and fell from the horse, we won't cover the claim for any resulting injuries.

## Section F: If your saddlery and tack is stolen or damaged

### ✓ What's covered?

If your saddlery and tack is stolen or damaged, we'll cover the cost of repairing or replacing it, up to the amount shown in your schedule. Remember, you'll have to pay a £100 excess every time you claim under this section. The amount we pay will depend on how old the equipment was when it was stolen or damaged. If it's less than 3 years old, we'll cover the full amount you paid for it, and after this we'll pay a percentage. These percentages are listed below:

Percentages covered	
Up to 3 years	100%
3 years and 1 day to 4 years old	90%
4 years and 1 day to 5 years old	80%
5 years and 1 day to 6 years old	70%
6 years and 1 day to 7 years old	65%
7 years and 1 day to 8 years old	60%
8 years and 1 day to 9 years old	55%
Over 9 years and 1 day old	50%

If your saddlery and tack is damaged, we'll decide whether to repair or replace it.

If your saddlery and tack is stolen, you must report it to the police and get a crime reference number. You'll need to provide us with the crime reference number. We won't be able to pay your claim if you don't. If your saddlery and tack is found after we've already paid your claim, it will belong to us.

You must have a receipt for anything worth over £350, so please make sure to keep them safe. If you don't own an item, you must be able to prove you're responsible for it by showing us a contract.

You can add cover for saddlery and tack at any time but you'll need to wait 14 days before you can make a claim. If you add this at any time other than at your renewal, we won't cover items you purchased more than 30 days before the date you added the cover. We will ask to see receipts for these items.

We will cover claims if your saddlery and tack is stolen or damaged while being used by you or your immediate family for lessons, or at a riding school.

### ✗ What's not covered?

We don't cover rugs or horse blankets, or anything not designed to be worn by a horse.

We won't cover claims for anything that's stolen or damaged as a result of anything to do with your business or profession. This includes if you work for someone without being paid.

We won't cover claims if your saddlery and tack is left unattended, unless it was stolen from a locked building that was broken into. The building must have a 5-lever mortice or Chubb deadlock on every door, and securely locked windows.

We won't cover claims for saddlery and tack that's stolen from a vehicle, unless it's in a locked boot or covered luggage area. The vehicle must also have been locked and broken into.

We won't cover claims for damage caused by anyone cleaning, restoring or trying to repair your saddlery and tack.

We won't cover claims for damage caused by wear and tear or damage caused by your horse.

We won't cover claims for damage caused by insects, vermin or other pests.

We won't cover the cost of adjusting saddlery and tack to fit your horse.

## Section G: If your horse trailer is stolen or damaged

### ✓ What's covered?

We'll pay up to the amount shown in your schedule to repair or replace your horse trailer if it's stolen or damaged. If your horse trailer is stolen, we'll pay either the amount you paid or the amount you chose for this section, whichever is less. The amount you chose is shown in 'Your Schedule'. Remember, you'll have to pay a £100 excess every time you claim under this section.

We'll need to see proof the horse trailer is yours, so make sure you keep your receipt safe. We won't be able to pay your claim if you don't. We will also ask for the chassis number of your trailer.

If your horse trailer is damaged in an accident or by vandalism, we'll cover the cost to repair the damage or replace the horse trailer, whichever is less. We'll cover up to the amount shown in 'Your Schedule'. We'll ask you to give us proof of how much it costs to repair your horse trailer. You'll need to send us a photo of the damaged horse trailer so we can handle your claim. We may also send someone to check the damage before we make a decision.

If your trailer is stolen, you must report it to the police and get a crime reference number. You'll need to provide us with the crime reference number. We won't be able to pay your claim if you don't. If your trailer is found after we've already paid your claim, it will belong to us.

You must keep your horse trailer secure using a wheel clamp or tow hitch lock, or by keeping it in a locked building. We won't be able to pay your claim if you don't.

You can add cover for your horse trailer at any time but you'll need to wait 14 days before you can make a claim. If you add this at any time other than at renewal, we won't cover horse trailers you purchased more than 30 days before the date you added the cover. We will ask to see a purchase receipt for the trailer.

### ✗ What's not covered?

We won't cover claims for damage caused by anyone cleaning, restoring or trying to repair your horse trailer.

This policy doesn't cover damage to the horse trailer's tyres.

We won't cover claims for damage caused by normal use, wear and tear, or any mechanical or electrical failure.

We won't cover claims for damage caused by mould, insects, vermin, pests or mildew.

If your trailer needs replacement parts but they aren't available, we'll pay the same amount as the unavailable parts would've cost. If alternative replacements end up costing more, we won't cover the extra cost. For example, if a part from your trailer's manufacturer costs £100, but is unavailable, and an alternative part costs £150, we'll only pay you £100.

We won't cover the cost of storing your horse trailer.

We won't cover claims if your horse trailer is damaged while being used for any business reasons. This includes if you hire it out.

# What this policy doesn't cover

There are some things we won't cover under any part of this policy. We've listed these below.

## Illnesses or conditions not caused by an accident

This policy only covers accidents, so we won't cover claims for any illnesses.

## Claims at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date.

## Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 7](#).

## Horses that aren't covered

We won't cover horses younger than 20 years old.

We also won't cover horses used for racing or in any trade or business, for example horses or ponies in working liveryes.

We also don't cover stallions. When we say stallion, we mean a male horse more than three years old that hasn't been gelded.

We don't cover blind horses. We also don't cover any horses that suffer from epilepsy or narcolepsy.

## Activities that aren't covered

We won't cover any activity that isn't listed in the activity list you chose from Appendix A, so make sure to check.

We won't cover claims that result from your horse being used for breeding or any form of hunting.

## Pandemics

We won't cover any claims that result from any pandemic. We also won't cover things that happen as a result of the threat or fear of a pandemic. This includes anything that's done to control the pandemic. For example, if the authorities order everyone to quarantine their horses.

We also won't cover claims resulting from any disease passed from animals to humans.

# What this policy doesn't cover

## (continued)

### Crime

We won't cover claims that result from you breaking the law. This covers laws and regulation both from central and local government, both present and future. Likewise, we won't cover claims that are fraudulent. It's important you always tell us the truth.

We also won't pay for claims for fines or penalties that you're responsible for.

### Wars, riots and terrorism

We won't pay claims for anything caused by acts of terrorism. We also won't cover claims relating to war, riots or revolution.

### Other things we don't cover

We won't cover incidents of your horse straying, escaping or hurting people or other animals if they've been involved in a similar incident in the past.

We won't cover claims involving barbed, plain, or mesh wire fencing or gates. Injuries caused by stock fencing also won't be covered unless there was a secondary fence line to prevent the horse from reaching the stock fencing.

We won't cover claims caused by any aircraft, such as planes, helicopters, hot air balloons or drones.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We won't cover claims if your horse is confiscated or put down by the government or other authorities.

We won't cover you if you loan your horse to someone under a loan agreement and are no longer responsible for their care. If you do this, we'll cancel your policy.

We don't cover any fees or interest you might be charged by credit cards, loans or other finance plans.

We don't cover anything that's insured under other insurance policies.

We won't provide cover if you don't live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence.

# Making changes to this policy

It's important you tell Animal Friends if your circumstances change, as this might affect your cover.

If any of the following things change, let us know straight away by calling **0344 557 0300**.

## Changes that can affect the price of your policy

- U You move to a new home.
- U The horse's owner changes.

We use your address when we work out your premium. If you move to a new home, your premium may go up or down. We will contact you to confirm the changes to the terms or price of your policy. You have the right to continue with your cover or you can cancel your policy.

If you cancel your policy after making a change, and we haven't paid a claim for this policy year, please see the 'Cancelling your policy' section.

If you cancel, and we've paid a claim for this policy year, you'll still need to pay the premium for the full year of insurance. We'll ask you to pay any remaining amount from your full year's premium. See below for more information on how we work out these charges:

### If the change you made lowered your premium:

The premium you'll need to pay will be your new, lower premium.

### If the change you made increased your premium:

If you claimed for something that took place before you changed your policy, you'll need to pay your original, lower premium.

If you claimed for something that took place after you changed your policy, you'll need to pay your new, higher premium.

## Changes that we'll need to consider, as they may affect your cover under the terms of your policy

- U Your horse develops any behaviour problems or their temperament changes. For example, if they are being aggressive or attack, bite or injure a person or another animal.
- U You plan to use your horse for breeding, working, or hunting.
- U Anyone makes a complaint about your horse being aggressive.
- U An incident happens involving your horse which could lead to a legal claim against you. If you don't tell us, and this negatively affects our ability to handle the case, we won't be able to help.

## If we need to make changes to this policy

When your policy is due to renew, we can make changes to your premium, your excess, or by adding or removing cover. We will always tell you at least 28 days before your renewal date, so you can decide if your policy still meets your needs.

## If you need to make changes to the way you pay

If you want to change the way that you pay, please get in touch. This includes changing from annual payments to monthly payments and opting into or out of auto renewal.

# Cancelling your policy

This policy is a 12-month contract of insurance that can be paid annually or monthly. You can cancel your policy at any time by calling or writing to us. If we've paid any claims for something that took place in the policy year, you'll need to pay the full years premium which is shown in your schedule.

## Cancelling within 14 days

We'll give a full refund if you cancel this policy within 14 days of the start date. We won't be able to do this if we've paid any claims for something that took place in this period.

## Cancelling after 14 days

### If you pay monthly for your policy

You may cancel this policy at any time. If we've paid claims for something that happened this policy year, and you pay premiums monthly, you must pay the remaining premiums for the rest of the policy year.

### If you pay annually for your policy

You may cancel this policy at any time. If you cancel after 14 days, we'll refund you for any full months remaining, unless we've paid any claims for something that took place in the current policy year. If we've paid any claims for something that took place in this policy year, no refund will be given.

### If you need to claim after you've cancelled your policy

If you want to claim for something that took place before you cancelled, you must pay the remainder of your full years premium before we'll pay your claim.

We won't pay any claims for something that happens after your cancellation date.

## When we might cancel your policy

We will cancel your policy at any time if you don't follow the terms and conditions in this booklet or for legal reasons, such as fraud.

We may cancel your policy if you don't keep up with your payments, but we'll always get in touch with you first. If we don't hear from you, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if you pay within 28 days of the cancellation date, and your horse's health hasn't changed.

If you're unable to make a payment, please get in touch with us to find out how we can help.

If you move out of the UK, you must let us know and we'll cancel your policy.

If we cancel your policy and we've paid any claims for this policy year, you must pay the remaining premiums for the rest of the policy year. If this happens, we won't pay any further claims.

We'll also cancel your policy if we pay a claim under Section B or C. If you only claim under Section C for advertising and reward, we'll only cancel your policy if your horse isn't found within 45 days.

As part of our ongoing commitment to provide customers with insurance that meets their needs, we regularly review the insurance products we offer. We may make the decision to withdraw a product or level of cover from our range. If we do this, we'll clearly explain this in your renewal pack, which will be sent to you at least 28 days before your policy is due to end. We will also provide you with information about other cover options available.

## How to cancel your policy

You can contact us using the details provided on **page 6**.



# How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy about something we'd like to try to put things right.

If you want to make a complaint you can contact Animal Friends in the following ways:

## By phone

 **0344 557 0300**

## By email

 [complaints@animalfriends.co.uk](mailto:complaints@animalfriends.co.uk)

## By post

 Complaints Department  
Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

## If you're not happy with our response

If you're not happy with how we handled your complaint after receiving our 'Final Response Letter', you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can find out more about them and how to complain at:

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

You can also contact them in the following ways:


## By phone

 **0800 023 4567**

## By email

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

## By post

 The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

You can also choose to take your claim to court. This policy is governed by English law. All communication will be made in English.

## The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.


You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by calling **0800 678 1100**.

# How we use your personal information

When you apply for one of our policies, Animal Friends and Red Sands collect and store the information you give them. This includes your name, address and contact details. It may also include sensitive data such as information about your health – for example, if you're claiming under Section E of this booklet. We'll always do this securely and safely and follow all relevant laws.

We might share your details with other organisations if we need to. For example, if we're handling a complaint or legal liability claim.

You can see the full Animal Friends privacy policy at:

 [www.animalfriends.co.uk/privacy-policy](http://www.animalfriends.co.uk/privacy-policy)

You can see the Red Sands privacy policy at:

 [www.redsands.gi/privacy-policy](http://www.redsands.gi/privacy-policy)

## If you want to receive more information from us

If you'd like information about looking after your horse, charity updates or information about new products and services, you can tell us by logging into your account.





You can also email Animal Friends at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

# Appendix A













This section lists all the activities we might cover under this policy. You might be covered for all of them or just some - check your schedule to see what activities you can do.

## Activity A

-  Horses at grass
-  Retired horses
-  Hacking
-  Dressage and flat schooling (up to preliminary level British Dressage)

## Activity B

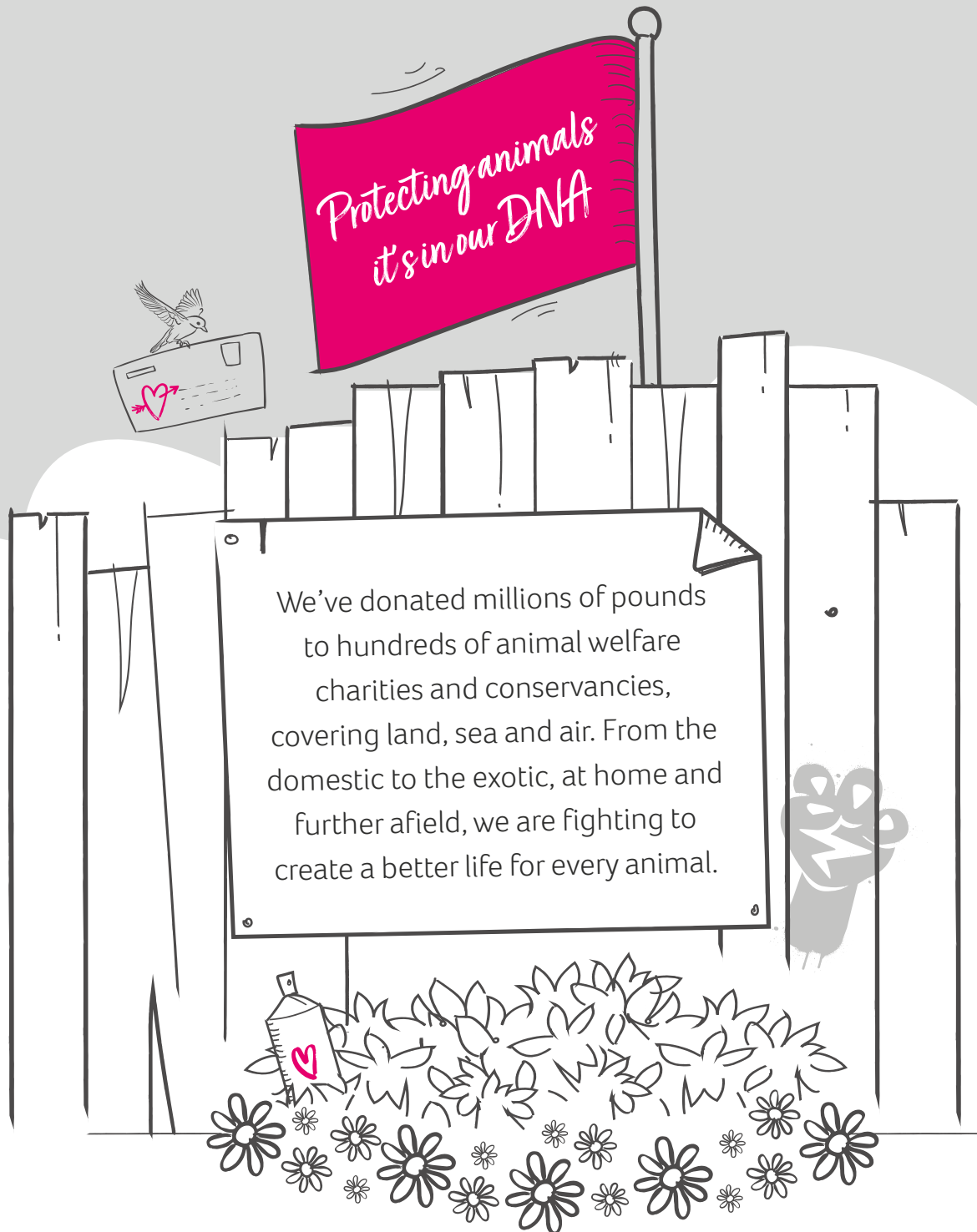
Anything listed under Activity A plus any of the following:

-  Rearing and breaking
-  Western riding
-  Gymkhana
-  Endurance and fun rides (up to 25 miles)
-  Showing and local shows
-  Show jumping
-  Vaulting
-  Hunter trials and cross country
-  Pony club activities
-  Riding club activities
-  Le TREC
-  Private driving

We'll cover dressage and flat schooling up to British Dressage's medium level and jumping to a maximum height of 1 metre.

Please note we don't cover any form of racing, including point to point or team chasing. We don't cover hunting of any kind, including drag hunting and cubbing. We also don't cover polo or horse ball.





APPROVED DOCUMENT  
Clear design Simple language

Our policy documents have been awarded the Fairer Finance Clear & Simple Mark, which recognises clear design and simple language.

If you have any questions about any of our policies, please call us on **0344 557 0300**.

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