

# Pet Insurance

## Insurance Product Information Document

Company: Animal Friends Pet Insurance

**animal  
Friends**  
Pet Insurance

Product: Rider Only Policy

Animal Friends is an intermediary registered in the U.K and authorised and regulated by the Financial Conduct Authority (307858). Animal Friends acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar (87598) and are licenced by the Gibraltar Financial Services Commission. This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs. Complete pre-contractual and contractual information on the product is provided on our website and in your policy documentation.

### What is this type of insurance?

Our Rider Only insurance policies offer cover for you if you are aged over 18 whilst you are riding a horse which you do not own or have on loan. It provides cover for personal accidents, third party liability and custodial liability, plus emergency vet fees for the horse you are riding.



#### What is insured?

- ✓ Cover for personal accidents and dental treatment if you are killed, injured or become ill when riding a horse up to your policy limit
- ✓ Cover for third party death, injury or property damage as a result of an incident that happens when you are riding a horse and you are found legally responsible
- ✓ Cover where a horse you are riding is injured or dies as a result of an accident and you are found legally responsible up to your policy limit
- ✓ Cover for emergency vet fees if the horse you are riding is injured as a result of an accident up to your policy limit

See your policy documentation for further details



#### What is not insured?

- ✗ If your death occurs more than 4 weeks after the date you were injured
  - ✗ If you own or loan the horse you are riding
  - ✗ Any person aged under 18 or over 75
  - ✗ If you are riding the horse for professional lessons or riding at a riding establishment
  - ✗ Any claim relating to business activity, your profession, your occupation or whilst you are working for someone whether you are being paid or not
  - ✗ Any pre-existing conditions you have
- See your policy documentation for further details

#### Are there any restrictions on cover?

- ! Permanent total disablement cover will only start 52 weeks after the date of the accident
- ! Temporary total disablement cover will start 7 days after the accident
- ! You must pay the excess for each applicable claim as determined in your policy documentation
- ! Cover will be provided for no more than 30 days hospital benefit for each incident

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. Public Liability only provides cover for claims that occur in the United Kingdom, this excludes the Channel Islands and the Isle of Man. See your policy documentation 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
- You must keep us up-to-date with any changes to your circumstances
- When making a claim you must provide a completed claim form and any additional information required to process your claim



## When and how do I pay?

- You can pay monthly by direct debit
- You can pay annually using a debit or credit card, or by cheque



## When does the cover start and end?

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



## How do I cancel the contract?

You can cancel your policy at any time by calling Animal Friends on 0344 557 0300 or emailing on [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).