

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 Standard Horse insurance policies offer cover from accidents, illnesses and conditions for your horse. Your horse will be covered for 365 days after the condition is first noticed by yourself or your vet, so this could mean when symptoms first arose or when an accident happened.



What is insured?

- ✓ Cover for vets fees for accidents, illnesses and conditions for 365 days up to the policy limit for horses aged between 30 days and 20 years

Optional extras

- If your horse passes away during the policy year we will pay the market value, the price you paid or your policy limit. We will also cover up to £200 towards the cost of removing or disposing of your horse's body
- Cover for third party death, injury or property damage as a result of an accident involving your horse where you are found legally liable
- If your horse is lost or stolen we will pay the market value, the price you paid or your policy limit. We will also cover up to a maximum of £300 towards the cost for advertising and reward for your lost horse
- If your horse is aged between 4 and 12 and is permanently injured we will pay the market value, the price you paid or your policy limit
- Cover up to your policy limit for complementary treatment
- Cover for personal accidents and dental treatment if you are killed, injured or become ill when riding your horse up to your policy limit
- If your saddlery and tack is lost, stolen or damaged we will pay the market value, the purchase price or your policy limit
- If your horse trailer is lost, stolen, damaged or destroyed we will pay the market value, the purchase price or your policy limit

See your policy documentation for further details



What is not insured?

- ✗ Any illness or condition which is present or has clinical signs or symptoms before taking the policy out or occurs in the first 14 days of the policy
- ✗ Any treatment for a condition, illness or accident after the 365 day limit or the policy limit has been reached
- ✗ Any dental or gum treatment
- ✗ Any costs for transporting your horse
- ✗ The activities of hunting

See your policy documentation for further details



Are there any restrictions on cover?

- ! Annual condition limit
- ! 365 day limit per condition, illness or accident
- ! You must pay the excess for each new condition or illness claimed for in a policy year
- ! We will not cover more than 50% of the livery and nursing costs when your horse is hospitalised

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 provide the minimum vetting requirements applicable to your policy within the first 14 days of it being taken out. The certificate must be valid and be no older than 30 days
- During the policy year you must take care of your horse including arranging and paying for treatment recommended by your vet
- You must keep us up-to-date with any changes to your circumstances or to your horse's health
- You must ensure your horse is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination
- You must ensure your horse is wormed regularly in order to be able to claim for any condition preventable by having your horse wormed
- When making a claim, you must provide a completed claim form and the full medical history for your horse within 90 days of the treatment being claimed for



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.