

# Horse Insurance

## Insurance Product Information Document

**Company:** Animal Friends Pet Insurance

**Product:** Standard Horse Policy

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### What is this type of insurance?

This product meets the demands and needs of someone looking for cover towards vet fees for treating accidents, illnesses and conditions for their horse. Your horse will be covered for 12 months after the condition is first noticed by yourself or your vet, so this could mean when symptoms first arose or when an accident happened. This product is for someone who owns a horse and looks after it for more than 50% of the time. There are a range of optional benefits that you can choose to add to your policy to provide additional cover.



#### What is insured?

##### Vet Fees

- ✓ Cover for vet fees for each condition that your horse is treated for up to your chosen vet fee limit of £2,000, £4,000 or £6,000 per condition. Each condition is covered for 12 months from the time it was first noticed. Once you reach your vet fee condition limit or at the end of the 12 month period, we won't cover that condition anymore, even after you renew. An exclusion will be applied to your policy from renewal.

The vet fee limit includes:

- Complementary therapy treatment for your horse if it is recommended by a vet and carried out by a qualified specialist.
- up to £220 for euthanasia carried out by a vet where BEVA guidelines were followed and your vet confirms that this was necessary to prevent suffering.
- up to 50% of nursing, examinations and livery costs if your horse has to be hospitalised.

##### Optional Benefits:

- ✓ If your horse dies:
  - we will pay the horse's market value or the amount you selected as your policy limit (whichever is less).
  - we will pay up to £200 to remove your horse's body.
- ✓ If your horse goes missing:
  - we will pay the horse's market value or the amount you choose for cover in this section (whichever is less).
  - we will pay up to £300 for advertising and reward.
- ✓ If your horse can't do one or both of the selected activities:



- we will pay the market value of your horse (or half the value for one activity) up to the amount you selected as your policy limit - whichever is less.
  - ✓ If your horse injures someone or damages their property:
    - we will pay up to £2,000,000.
  - ✓ Cover for up to £10,000 if there is a 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 your injuries are permanent and you are unable to work or,
    - if you're killed.
  - ✓ If your injuries temporarily stop you from being able to work:
    - after 7 days we will pay £50 a week for up to 51 weeks.
  - ✓ If you need dental treatment following your riding accident:
    - we will pay up to £750 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.
  - ✓ If your saddlery and tack is stolen or damaged:
    - we will cover some of the cost of repairing or replacing it up to the chosen policy limit, depending on the age of the equipment.
  - ✓ If your horse trailer is stolen or damaged:
    - we will pay either the amount you paid or how much it was worth at the time of the incident (whichever is lower) up to the chosen policy limit.
- See your policy documentation for further details.



## What is NOT insured?

- ✗ Any claim for accidents which occur in the first 2 days of the policy.
  - ✗ Any claim for illness, loss or death which happen in the first 14 days of your policy unless your horse was insured by another annual policy up to the start date of your new policy with us.
  - ✗ Any pre-existing condition. We can start covering some conditions again if they haven't needed or been recommended to have treatment from you or the vet in the last 24 months.
  - ✗ We do not cover the costs of any dental or gum treatment even if it is needed as a result of an accident or injury.
  - ✗ We will not pay any claim for euthanasia if it is not carried out by a vet. It must also meet the current British Equine Veterinary Association (BEVA) Guidelines for the Destruction of Horses.
  - ✗ We do not pay any cost for food.
  - ✗ We do not cover any costs for transporting your horse.
  - ✗ We will not cover any claim relating to an activity which is not covered by this policy.
  - ✗ We will not pay any costs for routine shoeing or the routine care of your horse's feet.
  - ✗ This policy does not cover any horse less than 30 days or more than 20 years of age.
  - ✗ We will not cover any cosmetic, preventative, elective and routine treatments and/or examinations. We also don't cover any complications that arise from these treatments.
  - ✗ This policy does not provide any cover for the treatment of behavioural problems.
  - ✗ We won't cover claims involving barbed or plain wire fencing or gates.
- See your policy documentation for further details.



## Are there any restrictions on cover?

- ! Once you have either used the full condition limit, or the 12 month time limit has been reached, you won't be able to claim for that condition again – even if you renew. At the renewal after the condition started, we'll add an exclusion to your policy.
- ! This policy has a 12 month time limit on treating any condition. The 12 months starts from the point that the condition was first noticed.
- ! You must pay the vet fee excess amount you chose (£250 or £500) for each new condition or illness you claim for each policy year.
- ! If you chose any optional benefits, you must pay any applicable excess for any claim.
- ! 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.
- ! If your horse develops a condition in one part of their body that they've previously had in another part of their body, we'll class it as one condition. This is called a 'bilateral condition', and both cases will be covered under the same vet fees limit.
- ! The optional benefit to cover your horse if it is permanently injured and can't do the selected activities, is only available for horses aged between 4 and 12 years.



- ! The amount we pay for saddlery and tack will depend on how old the equipment was when it was lost, 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.
- ! We will not pay any claim for death of horse if it is not in line with BEVA guidelines.
- ! We cap some vet fees at the market average cost.
- ! Injuries caused by stock fencing won't be covered, unless there was a secondary fence line to prevent the horse from reaching the stock fencing. 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 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.
- If asked to do so, 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 as soon as possible after treatment.
- You must pay the premium shown on the policy for each policy period.



## 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 Animal Friends on 0344 557 0300 or emailing on [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk).