

# Rider Insurance

## Insurance Product Information Document

**Company:** Animal Friends Pet Insurance

**Product:** Young Rider Policy

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### What is this type of insurance?

The product covers the named Young Rider to ride horses that they or the Policyholder do not own or have on loan. It provides cover for accidents which happen while riding as well as cover if the horse they are riding injures someone or is injured or dies. Emergency vet fees are also covered straight after the accident for the horse being ridden.



#### What is insured?

- ✓ Cover for one of these amounts following an accident that happens when the Young Rider is riding.
  - Up to £20,000 if the Young Rider has permanent blindness in one or both eyes or,
  - Up to £20,000 if the Young Rider has permanent deafness in both ears or,
  - Up to £20,000 if the Young Rider loses a limb or,
  - Up to £20,000 if the Young Rider is permanently and totally disabled and unable to work or,
  - Up to £5,000 if the Young Rider is killed.
- ✓ If injuries from a riding accident stop the Young Rider from being able to study temporarily, we'll pay up to £2,500 per policy year to cover the cost of tuition fees.
- ✓ If the Young Rider needs dental treatment following a riding accident, we will pay up to £1,000 per year towards their dental costs.
- ✓ If the Young Rider needs to stay in hospital following a riding accident, we will pay £25 for each day that they are in hospital for up to 30 days.
- ✓ Cover for up to £2,000,000 per year if the horse the Young Rider is riding injures someone or damages their property.
- ✓ Cover for up to £1,000 per year if the Young Rider is found legally responsible for a horse's injury or death.
- ✓ Cover for £1,000 per year towards emergency vet fees in the first 24 hours after a horse the Young rider is riding is injured in an accident.

See your policy documentation for further details.



#### What is NOT insured?

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



- ✗ If the horse the Young Rider is 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 the horse or Young Rider which are caused by barbed, plain, or mesh wire fencing or gates.
  - ✗ This policy will not provide cover for any person aged under 5 or over 18.
  - ✗ We won't pay 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 the Young Rider is working for someone.
  - ✗ We won't pay for any accident where the Young Rider deliberately puts themselves in danger or was under the influence of alcohol, or any drugs that affect their ability to ride safely.
  - ✗ We won't cover claims if the Young Rider is injured while doing any activity not covered by this policy.
  - ✗ We won't pay any charge to obtain medical records to support a 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 the Young Rider is riding from chasing or attacking other animals.
  - ✗ We won't cover vet fees for any animal that is injured or killed by the horse the Young Rider is riding.
  - ✗ We won't pay any claims for damage to fences, walls, gates or crops while the Young Rider is riding.
  - ✗ We won't pay any claim for death if the death of the Young Rider isn't directly caused by a riding accident.
- See your policy documentation for further details.



## Are there any restrictions on cover?

- ! If the Young Rider is killed or injured in an accident while riding, you can only claim for one of the listed injuries or death.
- ! If the Young Rider's injuries stop them from being able to study temporarily, we will only start to pay towards tuition fees four weeks after the accident happened.
- ! You must pay the excess for each applicable claim.
- ! If the Young Rider needs to stay in hospital, we will only pay the daily amount for a maximum of 30 days.
- ! 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.
- ! You will need to provide evidence of any amount you are claiming for – such as receipts for dental expenses or a tutor.

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 the Young Riders 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.
- The Young Rider should wear a riding hat. We won't pay claims if the Young Rider injures themselves while not wearing safety equipment, unless there is 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.