

AIUA



Equi Policy

Proposal



CONTRACTS AVAILABLE

Equi-Policy For Horses Aged 30 days to 15 years
Equi-Veteran - (Accidental External Injury Only Cover) for Horses Aged 16 years +,
or for Horses who are insured for Accidental External Injury Only Cover

CLASS OF USE (PLEASE NOTE YOU CAN NOT REDUCE CLASS OF USE MID TERM)

- A At Grass, Retired, Hacking, Flatwork and Groundwork, Dressage up to and including Elementary, Jump Schooling up to and including 1 metre, Backing and Breaking in, Mounted Games, Trec, Brood Mares, Stallions at Stud, Showjumping up to and including 1 metre, Hunter Trials up to and including 1 metre, Driving (excluding cross country, scurrying and trials), Showing in Hand or under Saddle (including Working Hunter classes), Pleasure Rides up to and including 15 miles (25km), Western Pleasure Riding (including reining and cutting), Eventing up to and including 1 metre, Combined Training up to and including 1 metre, Endurance Riding up to and including 25 miles (40 km), Liberty Riding, Jump Cross up to and including 1 metre, Cross Country up to and including 1 metre, Foals over 30 days, Vaulting and Heavy Horses.
- B As Use A with the addition of Hunting, Dressage – Medium and Advanced, Showjumping from 1.05 metre and above, Cross Country from 1.05 metre and above, Jump Schooling from 1.05 metre and above, Jump Cross from 1.05 metre and above, Pleasure Rides up to and including 25 miles (40 km), Hunter Trials from 1.05 metre and above, Eventing up to and including Intermediate, Combined Training from 1.05 metre and above, Endurance Riding up to and including 65 miles (100km), Driving (including Cross Country and Trials), Shetland Racing, Western Riding (including barrel racing) and Team Chasing – Novice and Intermediate.
- C **REFERRAL ONLY** – As Use A & B plus Point to Point excluding National Hunt, Team Chasing – Advanced, Polo, Polocrosse, Horseball, Dressage – Prix St George and above, Tent Pegging, Endurance Riding above 65 miles, Advanced Eventing and Any Discipline under FEI Rules and Regulations.

Please note that the above is not an exhaustive list. If you are unsure about any activity you take part in please contact your broker.

VETERINARY CERTIFICATE AND/OR X RAY REQUIREMENTS

Please provide a Veterinary Certificate on any horse:

1. Valued £5,000 and over; 5 stage BVA (British Veterinary Association) Certificate
2. Valued in excess of £2,000 if the horse is aged 10 yrs and over; 2 stage BVA Mortality Certificate
3. Where a horse has been owned for more than one year without insurance; 2 stage BVA Mortality Certificate
4. Valued £10,000 and over; 5 stage BVA Certificate and x Rays (please contact us for full x-ray views required)

Please note, if your horse has been previously insured and there is no break in cover, then the above requirements may not apply. Alternative solutions can be considered on referral.

ALL CERTIFICATES MUST COMPLY WITH THE ROYAL COLLEGE OF VETERINARY SURGEONS GUIDELINES
(We reserve the right to request additional vettings if necessary)

OUTLINE OF EQUI-POLICYCOVER

Basic Cover

(Subject to Policy wording)

Death by accidental injury, illness or disease including accident whilst in transit to the Sum Insured or Market Value whichever is the lesser including up to £150 disposal costs.

Theft or Straying up to the Sum Insured or Market Value whichever is the lesser including up to £200 advertising or reward costs.

Public Liability £2,000,000. **Not included** when the horse is being used by a riding establishment.

United Kingdom issued Horse Passports are insured against loss or damage caused by any accident or misfortune occurring within the UK (*cover is limited to the loss/damage of one passport per horse, per period of insurance and excludes information relating to drugs administered to the animal and/or past Veterinary treatment*).

OPTIONAL EXTENSIONS

Personal Accident to the Rider

Covers death or Total Permanent Disablement and/or Loss of one or more limbs or sight in one or both eyes maximum Benefit £20,000 (Benefit for Persons aged 16 years and under will be limited to £10,000). Dental Treatment up to £1,000. **Not included** when the horse is being used by a riding establishment.

Veterinary Fees

Covers fees resulting from accidental injury, illness or disease.

- Cover I £3,000 per period of insurance. Excess £185 for each and every claim.
Cover II £5,000 per incident. (Maximum any one period of insurance £10,000). Excess £210 for each and every claim.
Cover III £5,000 per incident. (Maximum any one period of insurance £10,000). Excess £500 for each and every claim.

Includes up to £1,000 in respect of alternative treatment if recommended by a Vet.

Cover commences 14 days after acceptance of the proposal in respect of illness, disease and internal injuries, as cover is limited to accidental external injuries during this period.

Please note, where a Horse's Sum Insured is specified on the Policy Schedule as £2,000 or under, or the Market Value is at £2,000 or under, the maximum payable under this section will reflect the Sum Insured of the Horse, or the Market Value, whichever is less, per incident.

Saddlery and Tack

Covers loss by fire, accident and theft following violent and forcible entry to or exit from a building which is locked by a patent five lever mortice deadlock.

Following Options:-

Cover I £1,000 per period of insurance. Excess £100 for each and every claim.

Cover II £2,000 per period of insurance. Excess £150 for each and every claim.

Policy excludes clothing and personal effects. Section is subject to Average.*

Permanent Loss of Use

We will pay 100% of the Sum Insured or Market Value whichever is the lesser if the Insured horse is permanently totally incapacitated, or 60% where the Insured horse can be used either for breeding or general hacking, etc. This is subject to suitable veterinary evidence. Cover commences 30 days after inception.

Stable Loss

We will pay up to a maximum of £500 for the cost of alternative stabling following total destruction of the Policyholders stables, as a result of fire, flood, storm or malicious damage only.

Loss of Entry Fees *(only available on horses with a sum insured of £3,000 and above and Class B/C use)*

We will pay up to £300 in respect of irrecoverable loss of entry fees, if as a result of either:-

1. Death of the Insured horse by an Insured Cause or
2. Hospitalisation of the intended rider of the Insured horse at the time of the show or event.

Trailers and Horsesdrawn Vehicles Cover

We will pay the market value or Sum Insured or Cost of Repairs whichever is the lesser, in respect of accidental damage to, or theft of the Insured Vehicle, subject to warranties and Average*. Excess £100 for each and every claim. *Cover for theft is excluded unless a wheel clamp or other suitable immobilising device is fitted when not in use or left unattended.*

EQUI-VETERAN COVER - (Accidental External Injury Only Cover)

A fixed benefit cover for Horses 16 years + or for Horses who are insured for Accidental External Injury Only Cover only at any age. Class A or B Based on £500 Sum Insured - higher values can be agreed on referral.

Cover

Death by accidental external injury only to the value of £500.

Theft or Straying to the value of £500.

Public Liability as per **Basic Cover**.

Veterinary Fees for accidental external injuries to the value of £1,500 per incident. Max per period of insurance £3,000. Excess £125 for each and every claim.

Optional Extensions

Saddlery and Tack as per **Optional Extensions**

Personal Accident to the rider as per **Optional Extensions**

Stable Loss as per **Optional Extensions**

* *If in the event of a claim the sum insured is less than the total value at risk, the amount the Company is prepared to pay is reduced proportionately.*

HORSEBOXES (motorised)

AIUA offers cover for horseboxes, please ask your Broker for a quotation.

Please Tear here

THE PROPOSAL FORM

All sections must be completed, including the questions and declaration

Name of Proposer:	date of Birth:
Address:	
Postcode:	
occupation:	Tel No:
Address where horse(s) kept if different from above:	

DESCRIPTION OF THE HORSE(S) TO BE INSURED

Name			
Horse Passport No.			
Sex			
Age			
Colour			
Height			
Breed (if known)			
distinguishing marks			
Homebred			
date of Purchase			
Purchase Price			
Sum Insured (should reflect the market value)			
If Sum Insured differs from purchase price, please state reasons why			
Class of Use required			

OPTIONAL EXTENSIONS

Please tick boxes where necessary

Personal Accident to Rider	<input type="checkbox"/>	<input type="checkbox"/>
Veterinary Fees	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
Saddlery & Tack	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2
Permanent Loss of Use	<input type="checkbox"/>	<input type="checkbox"/>
Stable Loss	<input type="checkbox"/>	<input type="checkbox"/>
Loss of Entry Fees	<input type="checkbox"/>	<input type="checkbox"/>
Trailers/Horsedrawn Vehicle	<input type="checkbox"/>	<input type="checkbox"/>
Equi Veteran/Accidental	<input type="radio"/>	<input type="radio"/>
External Injury Only Cover	<input type="radio"/>	<input type="radio"/>

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DESCRIPTION OF HORSE TRAILER/HORSE DRAWN VEHICLES

Make/Model & Serial No.	Security Marks
Alarm yes No	Purchase Price
Sum Insured	year of Manufacture

DECLARATION

Questions (Please tick box and answer ALL questions)

1. Do you own any other horse(s) other than horse(s) mentioned overleaf. If YES, complete the description on a separate sheet of paper. Yes No
 2. Does any Insured horse show any vicious tendencies/behavioural problems? If YES, please explain on a separate sheet of paper. Yes No
 3. Does any Person likely to ride the Insured horse(s) have any physical defect, infirmity or medical condition? If YES, please explain on a separate sheet of paper. Yes No
 4. Will any Insured horse be used by a riding establishment? If YES, a 25% premium increase is applicable to the total premium of that horse. Yes No
 5. Have you or your horse(s) suffered any loss, illness or injury in the last 5 years whether Insured or not? If YES, please fully explain on a separate sheet of paper. Yes No
 6. Are you currently Insured? If YES, please state:- Yes No
- Insurer
- Policy No Expiry date
7. Has any Insurer ever declined to insure you or imposed special conditions or terminated cover? If YES, please explain on a separate sheet of paper. Yes No
 8. Do you own the horse(s)? If No, please provide name & address of owner and date loan commenced on a separate sheet of paper. Yes No

DECLARATION

I/we declare that the horse(s) described in this proposal are in good health, sound and free from any illness, disease or injury nor have they been fired, blistered or de-nerved and are regularly wormed and inoculated against tetanus. I/we declare that I/we are over 18 years at the date of signing this proposal and to the best of my/our knowledge and belief, the information provided in connection with this application, whether in my own hand or not, is true and I/we have not withheld any material facts. I/we understand that non-disclosure or misrepresentation of a material fact will entitle the insurer to void this insurance. (Note: a material fact is one likely to influence acceptance or assessment of this application by insurers). If you are in any doubt as to what constitutes a material fact, please contact your insurance advisor.

I/We declare to the best of my/our knowledge and belief that the above statements are true and complete and will form part of the contract between me/us and the Insurer.

Signature(s)

Date

AIUA

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