

Horse Insurance

Insurance Product Information Document

Company: AXA Insurance UK plc is registered in England No 78950. Sections 1 - 11. Registered Office: 5 Old Broad Street, London, EC2N 1AD. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Products: Equi Policy and Equi Veteran (Accidental External Injury Only Cover)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This policy is designed to meet the needs of the pleasure horse owner. It provides cover for the Death of your Horse, Theft or Straying and Public Liability. The product allows you to select from a range of covers to tailor your policy to your insurance needs.



What is insured?

Equi Policy covers -

- ✓ Death by Accidental Injury, Accidental External Injury, Illness or Disease, up to the agreed sum insured specified on your Policy Schedule, or the Market Value, whichever is less.
- ✓ Loss of United Kingdom passport.

For horse's that are over the age of 16 years or are insured for Accidental External Injury Only cover, the **Equi Veteran (Accidental External Injury Only)** policy covers -

- ✓ Death by Accidental External Injury, up to the agreed sum insured specified on your Policy Schedule, or the Market Value, whichever is less.
- ✓ Veterinary fees following Accidental External Injury, up to £1,500 per incident and a maximum payable for all incidents occurring in any one Period of Insurance, £3,000.

Both types of policies cover -

- ✓ Disposal and Euthanasia costs to a maximum of £150.
- ✓ Theft or straying, up to the agreed sum insured specified on your Policy Schedule, or the market value, whichever is less.
- ✓ Public Liability up to £2,000,000.

You can also optionally select additional extensions which are available and are shown in the Policy Wording.



What is not insured?

- ✗ There is no cover for any injuries, illnesses, diseases, clinical signs or incidents that have occurred before your cover starts.
- ✗ Any injury, illness, disease or clinical signs that occurs in the first 14 days of cover, unless it is an Accidental External Injury Only that results in an external visible wound or bone fracture.
- ✗ Any loss that relates to an injury, illness, disease or clinical sign under the **Equi Veteran (Accidental External Injury Only)** section of cover.
- ✗ Any horse that is put to sleep and it does not meet the current British Equine Veterinary Association (BEVA) Guidelines for the Destruction of Horses.
- ✗ Disposal or Euthanasia if the loss of the horse does not meet the current BEVA Guidelines for the Destruction of Horses.
- ✗ Any loss or incident that arises from your Horse being used in connection with a Riding Establishment, Public Rides/Displays at fetes or where you have been paid for the use of your Horse, under the Public Liability Section.
- ✗ Charges made for the completion of claim forms or for information required as part of the assessment of your claim.
- ✗ Any loss that arises from any coronavirus or the disease it causes, any pathogen, any communicable disease or any disease declared as a pandemic by the World Health Organisation



What are the restrictions on cover?

- ! Excesses - are the amounts you pay when you make a claim, full details of any excesses that apply to your policy will be found on your Policy Schedule and in the Policy Wording.
- ! Exclusions - are conditions, a group of conditions or events which are normally covered by the policy however, for your Policy it is specifically excluded, full details of any exclusions that apply to your policy will be found on your Policy Schedule and in the Policy Wording.
- ! Endorsements - is an amendment or addition to your policy, which changes the terms or scope of the original Policy Wording, full details of any endorsements that apply to your policy will be found on your Policy Schedule and in the Policy Wording.



Where am I covered?

- ✓ United Kingdom including the Isle of Man and the Channel Islands including transit between these places.



What are my obligations?

- You must take all reasonable precautions to ensure the safety of the property insured and to prevent any accident, illness, disease, theft, loss or damage to the horse you have insured on your policy.
- Pay any premiums owed for the time you have been covered.
- You must arrange and pay for all costs relating to your horse having annual dental examinations carried out by a Veterinary Surgeon or a qualified equine dentist registered to the British Association of Equine Dental Technicians, ensuring all vaccinations are up to date, following a veterinary recommended working programme and having regular foot care carried out by a Farrier registered to the Farrier Registered Council.
- Ensure your horse is insured in the correct Class of Use at all times.
- To make a claim please contact your Insurance Adviser immediately or in case of emergency out of office hours please contact 0330 123 0288. This number is charged at local rates. When making a claim you will be required to have your policy number available.
- Provide any information that is requested by the Insurer, at your own expense.
- Ensure your horse is insured for its current market value at all times.
- If renewal is offered and you are looking to accept, you need to read through the Policy Schedule to make sure cover is still fit for purpose and notify your Insurance Advisor of any incidents/ illnesses/ injuries or clinical signs that have happened in the last policy year that relate to the insured risk(s), regardless of whether veterinary or professional treatment was required or not.



When and how do I pay?

This contract is usually valid for 12 months subject to payment of the full annual premium. You will be advised regarding renewal prior to the expiry date. The premium for this insurance is paid by your agent to us.



When does the cover start and end?

The cover usually lasts for 12 months and the dates of cover are specified on your Policy Schedule.



How do I cancel the contract?

If you decide that this policy is not right for you or your horse, all you need to do is contact your Insurance provider. Providing there have been no claim made, paid or notified under this policy we will return a premium that is in accordance of our cancellation rates. A full explanation of the cancellation rights and rates can be found in your Policy Wording.

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