



Horse Policy

Policy Summary

This is a summary of the Policy and does not contain the full terms and conditions, which can be found in the Policy document. It is important that you read the Policy wording carefully which is available upon request or produced when cover is incepted or renewed.

Introduction

Rural Insurance Group Horse Policy provides compensation for loss, destruction, damage, death, disease, illness or liability as requested by you and as described in the Policy Schedule. The insurance is normally for a period of 12 months, starting and finishing on the dates shown on the Policy schedule.

The Insurance is underwritten by Rural Insurance Group Limited on behalf of capacity supplied by Ageas Insurance Limited (Sections 1-9) and DAS Legal Expenses Insurance Company Limited (Section 10).



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SECTION		LEVELS OF COVER					
		Value	Intermediate	Intermediate Plus	Enhanced	Enhanced Plus	Golden Years (Age 16 years plus)
1	Death of a horse	✓	✓	✓	✓	✓	✓ *See note below
2	Theft or Straying	✓	✓	✓	✓	✓	✓
3	Public Liability	✓	✓	✓	✓	✓	✓ *See note below
4	Veterinary Surgeons Fees (£1000 per annum)	✗	✓	✗	✗	✗	✓
4	Veterinary Surgeons Fees (£3000 per incident)	✗	✗	✓	✓	✗	✗
4	Veterinary Surgeons Fees (£5000 per incident)	✗	✗	✗	✗	✓	✗
5	Saddlery and Tack (£1000 per annum)	✗	✓	✗	✓	✗	✓
5	Saddlery and Tack (£2000 per annum)	✗	✗	✓	✗	✓	✗
6	Personal Accident & Dental cover (to the rider)	✗	✓	✓	✓	✓	✓
7	Stable Loss	✗	✓	✓	✓	✓	✓
8	Loss of Entry Fees	✗	✓	✓	✓	✓	✗
9	Permanent Loss of Use	✗	✗	✗	✓	✓	✗
10	Legal Expenses (£50,000)	Optional	Optional	Optional	Optional	Optional	Optional

* Following Accidental external injury only and NOT illness or disease



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CLASS OF USE DEFINITIONS

Class A

Dressage, driving (ex cross country and trials), gymkhanas, hacking, heavy horses (not working), unaffiliated show jumping, non-thoroughbred brood mares and stallions at stud, pony club events (ex racing), riding club events, showing in hand or under saddle, foals over 30 days old, novice hunter trials.

Class B

As above but also including: Combined training, hunting, open hunter trials, intermediate and novice eventing, heavy horse working, long distance riding, show jumping under BSJA rules, pony club (inc racing).

VETERINARY REQUIREMENTS

5 Stage BVA Veterinary Certificates are required in the following instances:

- 1. Horses valued at £5000 or over**

2 Stage BVA Veterinary Certificates are required in the following instances:

- 1. Horses valued at £3000 or over and aged 12 years or older**
- 2. Where the horse has been owned for more than one year without insurance**

All cover is subject to the Veterinary Certificate being satisfactory to the insurers.

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Section	COVER	LIMITS	EXCESS	
1	<p>Death Resulting from: a) accident or b) illness or disease (Not available on Golden Years Level of Cover)</p> <p>sustained or contracted during the period of insurance.</p>	The sum insured or market value, whichever is the less	nil	
2	<p>Theft Includes straying.</p>	The sum insured or market value, whichever is the less	nil	
3	<p>Public Liability Liability at law arising out of the use of the insured animal.</p>	£2 million pounds	nil	
4	<p>Vets Fees Veterinary fees resulting from either: (a) accident or (b) illness or disease (Not available on Golden Years Level of Cover)</p> <p>Cover under (b) only commences 10 days after inception</p>	<p>£1,000 per annum</p> <p>£3,000 per incident</p> <p>£5,000 per incident</p>	<p>Intermediate level Golden Years level</p> <p>Intermediate Plus level Enhanced Level</p> <p>Enhanced Plus level</p>	<p>£100 per incident £100 per incident</p> <p>£250 per incident £250 per incident</p> <p>£500 per incident</p>
5	<p>Saddlery and Tack Loss, theft or damage to saddlery and tack.</p>	<p>£1,000 per annum</p> <p>£2,000 per annum</p>	<p>Intermediate level Enhanced level Golden Years level</p> <p>Intermediate Plus level Enhanced Plus level</p>	<p>nil nil nil</p> <p>nil nil</p>
6	<p>Personal Accident to the rider Accidental death Permanent disability Loss of sight Loss of one or more limbs Dental treatment</p>	<p>£15,000 £15,000 £15,000 £15,000 £1,000</p>		<p>nil nil nil nil nil</p>
7	<p>Stable Loss Cost of alternative stabling following own stable being destroyed by fire, storm or malicious damage.</p>	£50 per week up to a maximum of £500	nil	
8	<p>Loss of Entry Fees Due to death or illness of the insured animal or hospitalisation of the rider.</p>	up to a maximum of £500	nil	



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9	Permanent Loss of Use Total inability to perform any activity	100% of the sum insured or market value whichever is the less	nil
	Able to perform an equestrian activity all resulting from accident, illness or disease sustained or contracted during the period of insurance. Cover under section 9 only commences 30 days after inception of the policy.	60% of the of sum insured or market value whichever is the less	nil
10	Legal Expenses Covering legal expenses and opponents costs arising from an accident involving the insured horse and a third party vehicle	£50,000	nil

SIGNIFICANT POLICY EXCLUSIONS

Section	Policy Exclusion
All	Pre-Existing Conditions – The recurrence of an illness, disease, lameness, injury, physical disability affecting the insured horse and existing or occurring prior to the inception of this Policy period whether claimed for or not. No accepted claim may therefore be carried over into the next Policy period for continuation under that years benefit.
1	Slaughter without the consent of the Insurer or the reports of two qualified Veterinary Surgeons.
2	Theft by or straying as a result of an act or omission by a family member
3	<ul style="list-style-type: none"> • Death or bodily Injury sustained by a relation, agent, employee, licensee or paying guest of the Insured • Loss or damage to property belonging to or in your custody or control • Your trade, business or profession • Claims arising directly or indirectly from, in respect of, due to, caused by or arising from: <ul style="list-style-type: none"> ○ Exposure to ○ inhalation of ○ fears of the consequence of exposure to or inhalation of ○ the costs incurred by anyone in repairing, removing, replacing, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of <p style="margin-left: 40px;">Asbestos, including any product containing Asbestos.</p> <ul style="list-style-type: none"> • The first £250 of each property Damage claim
4	Any costs incurred after 12 months from the occurrence of the injury or illness Any loss sustained within 10 days of the inception of cover date
5	Loss from a building or Vehicle unless it is locked and secure
6	Loss in respect of persons over 70 or under 5 years of age Any person not wearing a riding hat conforming to current British Standards
7	None
8	None
9	Any condition which is a vice or behavioural problem whether or not resulting from accidental injury or illness Permanent Incapacity (as defined) of any animal until it has been insured hereunder for thirty days prior to any illness or accident manifesting itself
10	Any claim reported more than 180 days after the Insured incident Legal Costs incurred without the agreement of the Insurer.



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YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive the policy documentation, whichever is the later. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid which at our discretion may be subject to a deduction for the time for which you have been covered plus the Policy Administration Fee*.

To exercise your right to cancel, please contact your Broker. If you do not exercise your right to cancel your policy, it will continue in force for the term of the Policy and you will be required to pay the premium as stated.

*Administration Fee of £5 will be charged for each Policy.

CLAIMS PROCEDURE

Sections 1 - 9

First of all please refer carefully to Condition 6 on page 6 of the Policy.

If You wish to make a claim under the above sections of the Policy You should speak in the first instance the insurance intermediary who arranged the Policy for You. Their details are on the Policy schedule. Alternatively you can report Your claim directly to our appointed Chartered Loss Adjusters - Agrical Limited.

Telephone 01937 838050
Fax 01937 838055
Email: york@agricol.com

Section 10 (Legal Expenses)

If You wish to make a claim under this section of the Policy please telephone DAS Legal Expenses Insurance Company on 0117 933 0684

Alternatively You can email newclaims@das.co.uk or write to:
The claims Department
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,
Temple Back, Bristol, BS1 6NH

Note: Please do not contact DAS Legal Expenses Insurance Company Limited to report any claim other than one relating to Legal Expenses.

Full information on claims procedures is also available from the Rural Insurance Group website at www.ruralinsurance.co.uk

COMPLAINTS PROCEDURE

Complaints Procedure - Sections 1 - 9

It is always Our intention to provide a first class standard of service. If however You have a complaint about the service You have received from Us then please contact Us 01423 876000 or write to Us at the address shown below.

If You have a complaint about a claim, contact Your claims handler first. You will find the claim's handler's name, phone number or email address on any letters they have sent You.

If You have any cause for complaint about the way Your Policy was sold to You, then You should, in the first instance, contact the Intermediary who arranged the Policy for You.

If Your complaint is not be resolved to Your satisfaction, please write to

**The Managing Director
Rural Insurance Group Limited
The Lenz
Hornbeam Park
Harrogate
HG2 8RE**

quoting the details of Your Policy, the name of the Insured, Policy Number and departmental references.

If You cannot settle Your complaint with Rural Insurance Group Limited You may write to the Chief Executive Officer of the Insurers who have underwritten this Policy and whose details are stated in the Policy. If You then cannot settle Your complaint with the Insurers, You may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information is available at www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after We have given You written confirmation that You have been through the Rural Insurance Group Limited's Complaints Procedure. You can contact the Ombudsman at:
Insurance Division,
Financial Ombudsman Service,
South Quay Plaza,
183, Marsh Wall
London, E1 4SR.
Phone 0845 080 1800 Fax 0207 64 1001

Complaints Procedure - Section 10 (Legal Expenses)

If You have a complaint about the service or about the way You have been treated in relation to Section 10 (Legal Expenses) of the policy, please write to the Customer Relations Department of DAS Legal Expenses Insurance Company Limited at the address shown below.

Alternatively you can telephone DAS Legal Expenses Insurance Company Limited on 0117 934 0066 or email customerrelations@das.co.uk

A copy of the DAS Legal Expenses Insurance Company Limited internal complaint-handling procedure is available on request.

The Head office and registered office of DAS Legal Expenses Insurance Company Limited:
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

If You are not happy with the response you receive you may have the right to ask the Financial Ombudsman Service to review the case. The contact information for the Financial Ombudsman Service is detailed above..



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THE REGULATOR

Rural Insurance Group Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 308358.

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202039.

DAS Legal Expenses Insurance Company Limited is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 202106. You can check the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

COMPENSATION ARRANGEMENT

Rural Insurance Group Limited, Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of these companies cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance You may be entitled to compensation up to 100% of the claim. For all other types of insurance You may be entitled to compensation up to 90% of the claim. Further information about Compensation Scheme arrangements is available from the FSCS at: www.fscs.org.uk or You may write to the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN. Their telephone number is 0207 8927300

DATA PROTECTION

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Rural Insurance Group Limited.

All personal information about you will be treated as private and confidential (even where you are no longer a customer) except where the disclosure is made at your request, or with your consent or where the law requires us. As part of the Financial Service Authorities duties we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply us with will be held on computer and may be passed to other insurance companies for underwriting and claim purposes. Under the Data Protection Act 1998 you have the right to see personal information about you that is held in our records, whether electronically or manually.

If you have any queries please write to the Managing Director at the above address.

DISCLOSURE

Your insurance is based upon the information provided to Rural Insurance Group Limited and you must ensure that all such information is complete and accurate and that any facts that may influence the insurers' decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

LAW APPLICABLE TO THIS CONTRACT

You are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.