

Equine Insurance

Insurance Product Information Document

Peliwica Limited is a Lloyd's coverholder, authorised and regulated by The Financial Conduct Authority (FCA) : registered number 808026



This document provides a summary of the key information relating to this Equine Insurance Policy. Complete contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your insurance requirements. If you have any questions about your coverage or special requirements, please contact your Broker.

What is this type of insurance?

This is an equine insurance policy, covering Death of the Horse and any additional coverages which you have chosen. Please refer to your schedule of cover for details.



What is insured?

Up to the sum insured as shown in the schedule for:

Death of the Horse

- ✓ Death caused by an accident, injury, illness or disease which first occurs during the period of insurance

Theft of the Horse

- ✓ Theft or; death or humane destruction directly resulting from theft of the horse.

Options to include:

Economic slaughter and permanent Loss of Use

- ✓ Loss of use if during the period of insurance, and in the opinion of both your and our veterinary surgeon, the horse is rendered permanently incapable of fulfilling the purpose for which it is kept or employed.

Veterinary fees

- ✓ Fees incurred during the period of insurance. Our limit of liability for all claims shall not exceed the annual aggregate stated in the schedule.

Third Party Liability

- ✓ The amount you are legally required to pay following damage to third party property and/or bodily injury caused by the insured horse.

Personal Accident

- ✓ Bodily injury to or death of the Insured resulting from an accident whilst engaged in non-income earning equestrian activities arising out of use and ownership of the horse named in the schedule (according to benefits listed in the schedule).

Saddlery and Tack

- ✓ Physical loss, damage to, or theft of the insured saddlery and tack (fair market value up to but not exceeding in respect of each item the sum insured specified in the schedule).

Horse trailers

- ✓ Damage to or theft of the horse trailer stated in the schedule.



What is not insured?

Death of the Horse

- ✗ Death or humane destruction of the horse occurring after the period of insurance.
- ✗ Death or humane destruction of the horse if attributable to an outbreak or suspected outbreak of a disease where the horse becomes subject to a government or public or local authority quarantine and/or restriction order relating to that disease.
- ✗ Death as a result of malicious/wilful injury or criminal or intentional acts/omissions by you.
- ✗ Death as a result of any surgical operation unless conducted by a veterinary surgeon and certified to have been necessitated solely by accident, injury, illness or disease and carried out in an emergency to save the horse's life
- ✗ Death caused by use of the horse for a purpose other than that stated in the schedule.

Theft of the Horse

- ✗ Straying of the horse.
- ✗ Unexplained disappearance, escape or voluntary parting with possession of the horse as a result of You being induced by fraud, trickery or false pretences.
- ✗ Any embryo or foal, unless listed separately in your policy schedule.

Economic Slaughter and Permanent Loss of Use

Any loss resulting from or relating to:

- ✗ Blemishing.
- ✗ Inability of the horse to breed.
- ✗ a horse being barred from participating in shows by virtue of competition regulations.
- ✗ lack of ability or suitability or behavioural problems.

Veterinary fees

- ✗ Veterinary treatment performed by anyone other than a licensed veterinary surgeon.
- ✗ Post-mortem fees or costs.
- ✗ Euthanasia of the horse.
- ✗ Proportion of bills for livery and/or hospitalization exceeding GBP300 or 50% of costs and expenses incurred.



Are there any restrictions on cover?

- ! Endorsements may apply to and vary your policy.
- ! You must be the sole owner of the horse or have a financial interest in the horse. This insurance will cease to cover the horse immediately when you sell or part with any financial interest in the horse.
- ! With effect from the date we accept a claim under Section 2: Economic Slaughter and Permanent Loss of Use, all liability under the policy Sections 1, 2 and 3 will cease.
- ! When your horse turns 20 years of age, the accidental external injury only endorsement will apply to the policy
- ! Economic Slaughter and Permanent Loss of Use is available up to horses of the age of 12 years at inception., 13 years at renewal and is removed at 14 years of age.



Where am I covered?

You are only covered in the geographical limits shown in the policy document unless otherwise stated in the policy schedule.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask.
- You must tell us about any changes to the information on the schedule or change which may affect your cover.
- You must pay your premium on time.
- You are obliged to pay the excess or co-insurance for each claim, which is shown in the schedule.
- You must at all times provide proper care and attention for each horse and do all things reasonably practicable to avoid or minimise any loss under this insurance.
- In the event of any illness, disease, lameness, injury, accident or physical disability suffered by the horse, you must as soon as practicable and at your own expense employ a veterinary surgeon and, if required by us, allow the removal of the horse for treatment.
- In the event of theft, you must (as soon as practicable) report the theft of the horse to us and to the local police and follow their recommendations.



When and how do I pay?

The premium is paid as one-off payment. Your Broker may offer you the ability to pay by monthly instalments. Your broker will advise you of the full details of when and how to pay. For premiums which are paid monthly by Direct Debit, the amount will be shown on your schedule.



When does the cover start and end?

This contract will start and end on the dates shown on your insurance policy schedule.



How do I cancel the contract?

- If you cancel within 14 days of purchase (or on the day you receive the policy documents, if that's later), we'll refund any money paid – providing no claim has been made.
- If you cancel after the 14-day 'cooling off' period, any return premium will depend on how long the policy has been in force and whether there has been a claim.
- To cancel, contact your Broker who arranged this policy for you or write to us at [Tokio Marine Kiln, 20 Fenchurch Street, London EC3M 3BY].
- Tokio Marine Kiln can cancel this certificate for good reason by giving you thirty days' notice in writing.