

## Horse and Rider Insurance – Key Features

This insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL). This is a summary of the insurance policy and does not form part of the contract between you and NFU MUTUAL. Full terms and conditions can be found in your policy booklet, a copy of which is available on request, and the details of your policy cover will be shown on your schedule but may be amended by specific policy endorsements. You should make sure that your policy remains up to date to match your insurance needs.  
Policy Version HM902POL-1117

### Key Features – Horse

Loss of animal: Limit – sum insured as chosen by you

- if the horse dies or is put to sleep following an accident or illness, including during pregnancy, foaling or castration;
- stolen or mysteriously disappears;
- additional insurance:
  - rescue costs up to £750;
  - advertising and reward costs up to £750;
  - irrecoverable entry fees up to £750;
  - collection charges up to £250;
  - livery fees up to £10 per day, per horse, up to a maximum of £1,000 in any one period of cover;
  - holiday cancellation expenses up to a maximum of £1,000 in any one period of cover.

Loss of use: Limit – 80% of the sum insured chosen by you

- if the horse is unable to perform one or more of the uses for which it is kept.

Vet's fees following accidental injury or illness: Limit – £5,000 per incident

- attendance and treatment of your horse by a vet;
- complementary treatment and remedial farriery recommended by a vet and agreed by us. Limit – 20% of Vet's fees limit;
- hospitalisation expenses. Limit – 50% of the cost;
- transportation costs. Limit – 10% of Vet's fees limit;
- alternative husbandry. Limit – 10% of Vet's fees limit.

Note – you can claim once for each new accident or illness which occurs after the start of cover.

### Key Exclusions and Limitations – Horse

Please note that this is not a full list and you should refer to the policy booklet for further details.

Applicable to all covers:

- an illness or disease which appears during the first 14 days of cover, unless you can prove you have held previous continuous equivalent insurance;
- any accident which happened or any illness, disease or condition which first appeared before the start of cover for each horse. This includes, but is not restricted to, previous incidents of any form of arthritis, surgical colic, sarcoids, tendon or ligaments strains or sprains occurring in the same or opposite limb and lameness associated with structures within the foot recurring in the same limb or happening in the opposite limb;
- once we have paid a claim, we will not pay any further costs associated with that injury or illness;
- advanced eventing, polo, team chasing, ice tolt, promotional, film or stunt work, horse boarding or horse surfing or racing, unless otherwise stated;
- if anything happens that might result in a claim, you must tell us as soon as possible and no later than six months after the loss occurs.

Loss of animal:

- euthanasia that was not required on immediate humane grounds within the British Equine Veterinary Association (BEVA) guidelines or without our written consent;
- death or euthanasia more than 104 weeks after the incident occurred or illness first appeared.

Loss of use:

- for horses aged under 3 years old, we will only pay loss of use from showing;
- loss of use more than 104 weeks after the accident occurred or illness first appeared.

Vet's fees:

- the amount of the excess applicable to this cover for each claim;
- routine preventative treatment, routine farriery, elective treatment and wolf teeth removal;
- costs incurred more than 52 weeks after the accident occurred or illness first appeared or after your interest in the horse ends, for example you sell it or return it to its owner.

## Key Features – Veteran Horse

Loss of animal: Limit – £500

- if the horse dies or is put to sleep following an accident;
- stolen or mysteriously disappears;
- additional insurance:
  - rescue costs up to £750;
  - advertising and reward costs up to £750;
  - irrecoverable entry fees up to £750;
  - collection charges up to £250;
  - livery fees up to £10 per day, per horse, up to a maximum of £1,000 in any one period of cover;
  - holiday cancellation expenses up to a maximum of £1,000 in any one period of cover.

Vet's fees following accidental injury: Limit £3,000 per incident

- attendance and treatment of your horse by a vet;
- complementary treatment and remedial farriery recommended by a vet and agreed by us. Limit – 20% of Vet's fees limit;
- hospitalisation expenses. Limit – 50% of the cost;
- transportation costs. Limit – 10% of Vet's fees limit;
- alternative husbandry. Limit – 10% of Vet's fees limit.

## Key Exclusions and Limitations – Veteran Horse

Please note that this is not a full list and you should refer to the policy booklet for further details.

Applicable to all covers:

- any loss under "Loss of animal" or "Vet's fees" unless due to an accidental, external, visible injury involving a skin wound or fracture. Tendon or ligament strains or sprains are excluded;
- any accident which happened before the start of the period of cover or last renewal if a claim has been made;
- advanced eventing, polo, polo, team chasing, ice tolt, promotional, film or stunt work, horse boarding or horse surfing or racing, unless otherwise stated;
- if anything happens that might result in a claim, you must tell us as soon as possible and no later than six months after the loss occurs.

Loss of animal:

- euthanasia that was not required on immediate humane grounds within the British Equine Veterinary Association (BEVA) guidelines or without our written consent;
- death or euthanasia more than 104 weeks after the accident occurred.

Vet's fees:

- the amount of the excess applicable to this cover for each claim;
- routine preventative treatment, routine farriery, elective treatment and wolf teeth removal;
- costs incurred more than 52 weeks after the accident occurred or illness first appeared or after your interest in the horse ends, for example you sell it or return it to its owner.

## Key Features – Further Covers

Personal Liability: Limit – £2,500,000

- legal liability for death, injury or illness to another person or accidental damage to another person's property associated with an insured horse or another horse not owned by you.

Tack: Limit – sum insured as chosen by you to reflect the cost of replacing all items as new

- theft or accidental damage of your tack;
- unspecified single article: Limit £500.

Horse-Drawn vehicle: Limit – sum insured as chosen by you to reflect the cost of replacing all items with new

- theft or accidental damage of your horse-drawn vehicle.

Personal accident whilst taking part in equestrian activities: Limit – as chosen by you, except death if aged 5 to 15 inclusive, where the limit is £5,000

- death, loss of limbs, sight, speech or hearing, or permanent total disability which prevents you from doing your job;
- dental treatment: Limit £1,500;
- missed education (for riders up to 18 years old): Limit £1,500.

Optional extensions to Personal accident cover

- temporary total disablement:
  - 5 to 15 year old      Limit £20 per week, up to 52 weeks;
  - 16 to 75 year old      Limit £50 per week (£100 after 26 weeks), up to 52 weeks;
- hospital benefit:
  - 5 to 15 year old      Limit £15 per 24 hours, up to £1,000;
  - 16 to 75 year old      Limit £30 per 24 hours, up to £1,500.

Horse trailer: Limit and level of cover – as chosen by you

Level of cover either:

- comprehensive, where cover includes
  - accidental damage, fire and theft;
- legal liability for death, injury or illness to another person or accidental damage to another person's property, associated with an insured trailer whilst unattached from a motor vehicle.

or

- fire and theft only.

## Key Exclusions and Limitations – Further Covers

Please note that this is not a full list and you should refer to the policy booklet for further details.

### Personal liability

- the amount of the excess applicable to this cover for each property damage claim;
- any profession, trade or business;
- racing under the rules of a governing body as a professional.

### Tack

- the amount of the excess applicable to this cover for each claim;
- theft from a building unless there has been forcible and violent entry;
- theft from a caravan, unattended motor vehicle or unattended horse trailer, unless all items are concealed from view, all windows are closed, all access points are locked and there has been forcible and violent entry;
- when used for business purposes.

### Horse-drawn vehicle

- the amount of the excess applicable to this cover for each property damage claim;
- when used for business purposes.

### Personal accident

- people aged under 5 and over 75 years;
- the first 7 days of temporary total disablement;
- missed education incurred during the first 7 days following the accident;
- any physical condition which existed prior to the accident;
- any profession, trade or business;
- racing under the rules of a governing body as a profession;
- ice tolt, promotional, film or stunt work, horse boarding or horse surfing or racing (except pony racing or point to pointing), unless otherwise stated.

### Horse trailer

- the amount of the excess applicable to this cover for each claim;
- when used for business purposes.

## Key Features – Horse Rider

Horse Rider Insurance is a package providing cover when the insured person has a horse temporarily in their care, while taking part in equestrian activities – please refer to the separate Key Features document headed "Horse Rider".

## Other matters -

### Can I change my mind?

If you do not want to accept your new cover, you may cancel the cover by writing to us or calling us within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

### How can I make a claim?

If anything happens that means you need to make a claim please contact the office of Islands Insurance that issued your policy or your usual insurance broker/advisor.

Islands Insurance – you will find the contact details of the local office on page 1 of your policy.

### Who do I call if I need to claim for legal expenses or want specialist legal advice?

To report a potential claim under your legal expenses cover, please call our Legal Expenses service on 0117 934 0158.

Do not commit to anything until you have called this number. The claims handling is provided by DAS Legal Expenses Insurance Company Limited on our behalf.

## What do I do if I want to complain?

We strive to provide our customers with the highest level of service. If you are in any way dissatisfied with our service please contact us.

For further information about our complaints procedures, please refer to your policy booklet. NFU Mutual and Islands Insurance are covered by the Channel Islands Financial Ombudsman Service. In the unlikely event that you remain dissatisfied the Channel Islands Financial Ombudsman may be prepared to review your complaint. You can find out more at [www.ci-fo.org](http://www.ci-fo.org) or by calling (Jersey) 01534 748610 or (Guernsey) 01481 722218.