

# Equario Insurance (Guernsey) Limited

## Insurance Product Information Document

### Policy: Horse Trailer Insurance

The following summary does not contain the full terms and conditions of your insurance; these can be found in your insurance policy and accompanying policy Schedule.

#### What is this type of insurance?

This is an insurance policy, which is only available to One Club members of Harry Hall International Limited. It provides Horse trailer cover, as defined in the policy wording, in respect of the trailer You have declared to Us.



#### What is insured?

##### Accidental loss of or damage to your horse trailer

- ✓ The cost of replacing or repairing your Horse Trailer up to the sum insured as stated in your policy Schedule.
- ✓ Those costs you incur to protect and/or transport your horse trailer to suitable repairers following loss or damage to it.
- ✓ Those costs you incur to have your horse trailer delivered to your home address following repair or recovery of it.
- ✓ Those costs you incur to transport any horse(s) being transported in the trailer at the time of an incident to your home address should the trailer be immobilised or deemed unsafe. (up to a maximum of £500)

**Additional cover that may be included on your policy; this will be shown in Your Schedule, which will also show the applicable sum insured**

##### ✓ Temporary hire of an alternative trailer

Reimbursement of costs you incur to hire a temporary replacement trailer following loss or damage as insured above, up to a maximum of £100 per week, £300 in total.



#### What is not insured?

- ✗ The excess shown in the policy Schedule;
- ✗ Any loss or damage to your trailer occurring outside of the Geographical Limits as noted in the policy;
- ✗ Any loss or damage while the trailer is being used for your job, profession or business, or for hire or reward;
- ✗ Damage to tyres by punctures, cuts or bursts;
- ✗ Loss of or damage to contents, which are not accessories;
- ✗ Loss of the trailer through deception
- ✗ Loss of the trailer from a locked building/compound not involving forcible and violent entry or exit;
- ✗ Loss of the trailer by theft away from a locked building/compound where not protected by an acceptable security device;



#### Are there any restrictions on cover?

- ! Any damage which happened before this policy started
- ! Any damage caused deliberately by you or anyone acting on your behalf
- ! Wear and tear
- ! Mechanical or electrical breakdown
- ! Reduction in market value
- ! If your Horse Trailer was more than a year old when you bought this policy and the sum insured you have selected is less than 85% of the market value of your trailer, in the event of a claim, the settlement will be reduced by the same proportion.
- ! If there is any other valid insurance available to you we will only pay our proportion of the loss.



### Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, and the Isle of Man;



### What are my obligations?

- ✓ You must take care when providing any information to us by ensuring that all information is accurate and complete. If you become aware that information you have given us is inaccurate, you must inform us as soon as practicable.
- ✓ You must tell us as soon as reasonably possible about any event that may result in a claim under your policy;
- ✓ You must tell us as soon as possible if there are any changes to the information that you have declared to us at the start of your policy
- ✓ You must take all reasonable precautions to prevent or reduce loss of or damage to your horse trailer and to maintain it in a good condition.
- ✓ You must be able to provide, on request, a dated purchase receipt in support of a claim for loss or damage to your horse trailer if it was less than a year old when you bought this policy.



### When and how do I pay?

Harry Hall International Limited will provide You with full details of how to pay your Premiums.



### When does the cover start and end?

The insurance cover is for the Period of Insurance shown in your Certificate of Insurance.



### How do I cancel the contract?

If you are not happy with this policy, you can cancel your policy during the first 14 days from either:

- a) the start date of the policy **or**
- b) the date on which you receive your Schedule, whichever is later.

If you choose to cancel the policy during this cooling off period, you will receive a refund of any premium, providing you have not made any claims during this period. If you have made a claim during this period you must pay the annual premium in full.

If you do not cancel the policy within the 14-day period, you can still cancel the policy providing you tell us. As long as you have not made a claim and are not aware of an incident which may give rise to a claim during the current period of insurance, you will receive a refund of the part of your premium which covers the cancelled period, providing this exceeds £15.

If you have made a claim or you are aware of an incident that may give rise to a claim during the current period of insurance then you must pay the annual premium in full.