

Equario Insurance (Guernsey) Limited

Insurance Product Information Document

Policy: Veterinary Fees, Saddlery & Tack and Disposal Fees 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 Certificate of Insurance.

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 Veterinary Surgeons' Fees cover, as defined in the policy wording, in respect of the horses that you have declared to Us.



What is insured?

✓ Veterinary Surgeons' Fees

The cost of Veterinary Treatment to treat Your insured Horse further to **Accidental External Visible Injury**, only up to the sum insured as stated in your Certificate of Insurance, during the Period of Insurance.

Definition:

Accidental External Visible Injury

Injury from an external cause which is accidental and violent where Your Horse has a visible external wound but excluding illness or injury to tendons or ligaments.



What is not insured?

Veterinary Surgeons' Fees

- ✘ The excess as shown in the Certificate of Insurance;
- ✘ Any injury sustained by your Horse outside of the Geographical Limits as noted in the policy;
- ✘ Any treatment or medicines supplied more than 12 months after the date of the Accidental External Injury;
- ✘ Any referrals for second opinions or diagnoses costs for which We have not given Our prior written approval;
- ✘ Any castration costs unless incurred as a necessary Veterinary Treatment further to the Accidental External Injury;
- ✘ Any costs for surgical operations for which We have not given Our prior written approval, unless an emergency to save the life of your horse;
- ✘ Any costs for Complementary Treatment, Livery or Transport;
- ✘ Any costs for Veterinary Treatment that results from a vice or behavioural problem unless veterinary evidence is provided to establish that Your Horse is suffering from Accidental External Injury;
- ✘ Any costs of vaccination, any other preventative treatment and the removal of wolf teeth and any cost associated with pregnancy or parturition;
- ✘ Any costs of Veterinary Treatment resulting from or arising from an Accidental External Injury, before Your Horse's insurance cover started or any Pre- Existing Condition;
- ✘ Any costs incurred from destruction of Your Horse or disposal of its body, or post mortem examinations;
- ✘ Any costs of any Veterinary Treatment if a claim is not notified to Us within 12 months of the Accidental External Injury being sustained.
- ✘ Any costs arising from or relating to tendons or ligaments or illness.

Additional cover that may be included on your policy; this will be shown in Your Certificate of Insurance, which will also show the applicable sums insured

✓ **Colic Surgery Costs Extension**

Reimbursement of costs following the diagnosis by a Veterinary Surgeon of Colic in Your Horse resulting in the need for emergency surgery. The total cover provided will be stated in the Certificate of Insurance.

✓ **Saddlery and Tack**

Theft of, accidental loss of or damage to saddles, bridles, harness and other riding tack, lunging equipment or harness normally used on Your Horse while it is partaking in any of the activities listed under the definition of Use, occurring anywhere within the Geographical Limits

✓ **Disposal Fees**

Cover for the fees incurred further to death or euthanasia arising from an Accidental External Injury, sustained during the Period of Insurance anywhere within the Geographical Limits.



Are there any restrictions on cover?

! Any Use outside of that permitted under the policy terms, or any trade, business or profession or use for hire and reward

! Any Pre-Existing Conditions

! We will not provide cover for a Horse if it is less than 30 days old

! Claims will not be paid until We receive Your Horse's passport or other evidence of legal ownership.

Where the Horse is on Full Loan, a copy of the loan agreement

! If there is any other valid insurance available to You

! If Our Veterinary Consultant considers that Veterinary Treatment that Your Horse has received is excessive, We will only pay the cost of Veterinary Treatment of the Accidental External Injury as would usually be charged by general veterinary practices



What is not insured?

Colic Surgery Costs Extension

- ✗ All of the exclusions as noted under the Veterinary Surgeons' Fees section above;
- ✗ Any costs if the Horse is over 15 years of age at the start of the Period of Insurance;
- ✗ The excess amount as shown in the Certificate of Insurance;
- ✗ Any surgical procedures not performed under general anaesthesia.



What is not insured?

Saddlery and Tack

- ✗ The excess amount as shown in the Certificate of Insurance;
- ✗ Wear and tear;
- ✗ Theft where no visible or violent force was used to enter a Locked Building;
- ✗ Any loss or theft purposefully caused by You or any member of Your household;
- ✗ Any amount if Your Saddlery and Tack is used by You or any other person or by a riding school for business or professional use except by You or Your immediate family as a pupil

What is not insured?

Disposal Fees

- ✗ Any claim, which is not substantiated by receipts showing the costs, involved;
- ✗ Any costs incurred for any post mortem examination;
- ✗ Any loss, which happens more than 12 months after the date the Accidental External Injury, was sustained
- ✗ Any death which arises from a complication during surgery



Where am I covered?

- ✓ the United Kingdom of Great Britain and Northern Ireland and the Isle of Man;
- ✓ temporary cover elsewhere in the Channel Islands and the European Economic Area, for a maximum of 14 days during the Period of Insurance, including transits in and between



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 practicable about any event that could lead to a claim on Your Policy;
- ✓ You must tell Us as soon as possible if there 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 loss, theft, damage or accidents
- ✓ You must refer to Us any requests for a referral for a second veterinary opinion, or diagnosis by MRI, Scintigraphy. Computerised (Axial) Tomography, Thermography and Myelography



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 Certificate of Insurance, 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 will not be entitled to a return of any Premium.

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.