

Insurance Product Information Document

Policy:

Veterinary Fees, Saddlery & Tack, Disposal Fees, Horse Mortality and Theft or Straying 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 and a selection of available extensions, 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

Optional Extensions

Additional covers that may be included on your policy; if active, your Certificate of Insurance will show these to be Insured with 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.

✓ Saddlery and Tack

Costs of repair or replacement following theft of, accidental loss of or damage to saddles, bridles, harness and other riding tack, lunging equipment or harness normally used on your horse.

✓ Disposal Fees

Cover for the fees incurred following death, euthanasia or Humane Destruction of your horse arising from an Accidental External Visible Injury, sustained during the Period of Insurance.

✓ Horse Mortality

We will pay your horse's value (or market value if less than the sum insured) if your horse sustains an Accidental External Visible Injury within the Geographical Limits during the Period of Insurance which results in either the death or Human Destruction of your horse within 12 months of the accident.

✓ Theft or Straying

We will pay your horse's value (or market value if less than the sum insured) if your horse is stolen or strays during the Period of Insurance.



What is not insured?

The following are what we believe to be the most significant costs not covered. There are other costs not covered and you should read the insurance policy to understand the cover.

We will not pay costs:

Veterinary Surgeons' Fees

- ✗ Any injury sustained by your horse outside of the Geographical Limits;
- ✗ Treatment or medicines supplied more than 12 months after the date of the injury;
- ✗ Castration unless necessary further to the injury;
- ✗ Surgery without our prior written approval unless where an emergency to save the life of your horse;
- ✗ Complementary Treatment, Livery or Transport;
- ✗ Vaccination or any other preventative treatment
- ✗ Treatment of an injury sustained before your horse's insurance cover started or any Pre- Existing Condition;
- ✗ Destruction of your horse or disposal of its body
- ✗ Treatment of tendons or ligaments or Illness.

Colic Surgery Costs Extension

- ✗ Excluded under the Veterinary Surgeons' Fees section;
- ✗ If the horse is over 15 years old;

Saddlery and Tack

- ✗ Arising from wear and tear or depreciation;
- ✗ Where no force was used to enter a Locked Building;
- ✗ Where you or any member of your household purposefully caused the loss or damage;
- ✗ in respect of unexplained disappearance.

Disposal Fees

- ✗ Not substantiated by receipts showing the costs involved;
- ✗ Incurred for any post-mortem examination;
- ✗ Which arise from a complication during surgery.

Horse Mortality

- ✗ Where the loss of your horse happens more than 12 months after the injury was sustained;
- ✗ Where the loss of your horse occurs within 24 hours of cover being in place;
- ✗ Where your horse is over 29 years old.

Theft or Straying

- ✗ Where the loss is purposefully caused by you, any member of your household or an employee;
- ✗ Where the loss of your horse occurs within 48 hours of cover being in place;

Insurance Product Information Document**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
- ! Some sections of cover have an excess which you must pay as described in the policy.
- ! 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 injury as would usually be charged by general veterinary practices.

**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.