

# Insurance Product Information Document

## Product: Countrywise Horsebox


MS Amlin Insurance SE, UK Branch with the company registration number FC038781 and offices at The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. +44 (0)20 7746 1000. MS Amlin Insurance SE is authorised and regulated by the National Bank of Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority and the Financial Conduct Authority are available from us on request."


The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read.


The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

### What is this type of insurance?

This is a motor insurance aimed at the agricultural community providing cover to comply with the laws relating to compulsory motor insurance legislation within the European Union and certain other countries within the territorial limits as standard (Third Party Only). Additional cover options include Fire and Theft and Accidental Damage cover (Comprehensive).

 What is insured?	Covered limit
<b>Third Party Only</b>	
✓ All amounts you may legally have to pay as a result of an accident where you were driving or using your vehicle	
✓ Death or Bodily Injury	Unlimited
✓ Damage to Property	£5,000,000
✓ Damage to Property caused by vehicle carrying hazardous goods.	£1,200,000
✓ Prosecution Defence Costs	£2,000,000
✓ Uninsured Loss Recovery	£100,000
✓ Additional Legal Services	Included
<b>Third Party Fire and Theft</b>	
As noted above in Third Party Only, plus:	
✓ Loss of or damage to vehicle caused by fire, lightning, explosion, theft or attempted theft	Market Value
✓ Personnel Effects	£250 per vehicle
<b>Comprehensive</b>	
As noted above in Third Party Only, and Third Party Fire and Theft plus accidental damage to your vehicle. Limits stated are per event unless stated otherwise	
✓ New Vehicle Replacement	Market Value
✓ Windscreen / Glass Cover	Unlimited
✓ Audio Visual and Navigation equipment	£1,000
✓ Loss of Keys / Replacement Locks	£1,250
✓ Personal accident resulting in Death, or Loss of sight and/or limb	£10,000
✓ Emergency Accommodation and Travel Expenses	£100 per person £400 any one incident
✓ Medical Expenses	£500 per person
✓ Child Car Seat	£500
✓ Increased Personal Effects	£500 per vehicle

 What is not insured?
<b>General Exclusions</b> (apply to all Sections of the Policy)
✗ Loss, damage or liability while your vehicle is driven by anyone disqualified from driving or not permitted by your certificate of motor insurance or caused by the deliberate acts of any driver.
✗ Death of or injury to the driver except under the Personal Accident Section (if covered).
✗ Contractual liability, War, Earthquake, Radioactivity, Terrorism, Pollution, Contamination.
✗ Death, injury, loss or damage as a result of a deliberate act caused by you.
✗ Anyone insured who can claim for the same loss from any other insurance
✗ Driving while declared medically unfit by your medical advisor
✗ Accidents while the driver is under the influence of drink or drugs
✗ Your liability for exemplary or aggravated damages.
✗ Death of or injury to anyone travelling in the vehicle for employment purposes other than as required by Road Traffic Acts
✗ Your liability for injury, loss or damage while the insured vehicle is in any area to which aircraft have access.
<b>Third Party Only</b>
✗ Loss of or damage to the vehicle and its contents
<b>Third Party Fire &amp; Theft / Comprehensive</b>
✗ Any applicable Excess(es).
✗ Wear and tear or damage to your vehicle caused by lack of maintenance.
✗ Loss of or damage where you do not take reasonable precautions to protect your vehicle
✗ Loss of use of your vehicle.
✗ Repairs or replacements which improve the condition of the vehicle
✗ Personal Accident cover – (Comprehensive cover only) where the incident involves: <ul style="list-style-type: none"> <li>- persons aged under 17 or over 70 at the time of the accident</li> <li>- any injury caused: <ul style="list-style-type: none"> <li>i) deliberately</li> <li>ii) by natural disease</li> <li>iii) while under the influence of drugs or alcohol.</li> </ul> </li> </ul>

 Are there any restrictions on cover?
✗ Theft of your vehicle is excluded when the keys are left on or in it and it is not locked and secure
✗ New Vehicle Replacement – Original vehicle is no more than 12 months old and cost of repair exceeds 60% of the price of a new vehicle
✗ Uninsured Loss Recovery requires greater than a 50% chance of success for any action to proceed



### Where am I covered?



The United Kingdom and any member country of the European Union and in any other country which has made arrangements which meet the insurance conditions of and are approved by the Commission of the European Union.



### What are my obligations?

You must notify your broker as soon as reasonably possible:

- if you become aware that information you have given us is inaccurate;
- of you becoming aware of any changes in the information you have provided to us which happen before or during the period of insurance;
- if a claim for liability is made against you, and forward any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.

You must take all reasonable steps to protect your vehicle from loss or damage and to keep it in roadworthy condition.

You must take all reasonable steps that you can to avoid or keep losses as low as possible under this insurance.

You must notify us in writing if any single trip is likely to exceed 60 days, or the total of all trips in the same vehicle is likely to exceed 120 days, during the period of insurance.



### When and how do I pay?

For full details of when and how to pay, you should contact your broker.



### When does the cover start and end?

This insurance is generally issued for a twelve month period. Cover start and end dates will be shown on your schedule.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker.

If cover has not started yet we will provide a full refund of the premium paid.

For any time after the policy has started, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a pro rata deduction for consumers and a short period rate for non-consumers for any time for which you have been covered.