

Horse Insurance

Insurance Product Information Document

**animal
Friends**
Pet Insurance

Company: Animal Friends Pet Insurance

Product: Mature Horse Accident Only Policy

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What is this type of insurance?

This product meets the demands and needs of someone looking for cover towards vet fees to treat accidental injuries for their horse once it is over 20 years of age. It doesn't cover any illnesses or diseases they might have. Your horse will be covered for 12 months from the date the accident happened. This product is for someone who owns a horse and looks after it for more than 50% of the time. There are a range of optional benefits that you can choose to add to your policy to provide additional cover.



What is insured?

Vet Fees

- ✓ Cover for vet fees for treating injuries caused by an accident up to £2,000 per accident. Treatment for the injuries from each accident are covered for 12 months from when the accident happened. Once you reach your vet fee limit, or at the end of the 12-month period, we won't cover that injury anymore, even after you renew. An exclusion will be applied to your policy from renewal. The vet fee limit includes:
 - Complementary therapy treatment for your horse if it is performed by either your vet, a qualified specialist or a therapist your vet has referred you to.
 - up to £220 for euthanasia carried out by a vet where BEVA guidelines were followed and your vet confirms that this was necessary to prevent suffering following an injury.
 - up to 50% of nursing, examinations and livery costs if your horse has to be hospitalised.

Optional Benefits:

- If your horse dies from an injury after an accident:
 - we will pay the horse's purchase price up to the maximum policy limit of £1,500.
 - we will pay up to £200 to remove your horse's body.
- If your horse goes missing:
 - we will pay the horse's purchase price up to the maximum policy limit of £1,500.
 - we will pay up to £300 for advertising and reward.
- If your horse injures someone or damages their property:
 - we will pay up to £2,000,000 per policy year.



- Cover for up to £10,000 if there is a claim for one of these following an accident while you were riding a horse:
 - if you have permanent blindness in one or both eyes or,
 - if you have permanent deafness in both ears or,
 - if you lose a limb or,
 - if your injuries are permanent and you are unable to work or,
 - if you're killed.
- If your injuries temporarily stop you from being able to work:
 - after 7 days we will pay £50 a week for up to 51 weeks.
- If you need dental treatment following your riding accident:
 - we will pay up to £750 per policy year towards your dental costs.
- If you need to stay in hospital following a riding accident:
 - we will pay £30 for each day that you are in hospital for up to 30 days.
- If your saddlery and tack is stolen or damaged:
 - we will cover some of the cost of repairing or replacing it up to the chosen policy limit, depending on the age of the equipment.
- If your horse trailer is stolen or damaged:
 - we will pay either the amount you paid or how much it was worth at the time of the incident (whichever is lower) up to the chosen policy limit.



What is NOT insured?

- ✗ This policy is an accident only policy. It does not cover illness or disease.
- ✗ Any claim for accidents or death which occur in the first 2 days of the policy or any loss which happens in the first 14 days of your policy.
- ✗ Any pre-existing condition. Any accidents your horse had before you took this policy out or in the 2-day waiting period will be considered pre-existing. This includes any conditions or complications that later appear because of the accident.
- ✗ We do not cover the costs of any dental or gum treatment even if it is needed as a result of an accident or injury.
- ✗ We will not pay any claim for euthanasia if it is not carried out by a vet. It must also meet the current British Equine Veterinary Association (BEVA) Guidelines.
- ✗ We do not pay any cost for food.
- ✗ We do not cover any costs for transporting your horse.
- ✗ We will not cover any claim relating to an activity which is not covered by this policy.
- ✗ We will not pay any costs for routine shoeing or the routine care of your horse's feet.
- ✗ This policy does not cover any horse less than 20 years of age.
- ✗ We will not cover any cosmetic, preventative, elective and routine treatments and/or examinations. We also don't cover any complications that arise from these treatments.
- ✗ We won't cover treatment of behavioural problems.
- ✗ We won't cover claims involving barbed or plain wire fencing or gates.



Are there any restrictions on cover?

- ! Once you have either used the full condition limit, or the 12 month time limit has been reached, you won't be able to claim for that condition again – even if you renew. At the renewal after the condition started, we'll add an exclusion to your policy.
- ! This policy has a 12 month time limit on treating injuries from an accident. The 12 months starts from the point that the accident happened.
- ! You must pay the vet fee excess of £125 for each new accident that you claim for. If you choose any optional benefits, you must pay any applicable excess.
- ! We'll only cover out of hours fees, emergency fees or hospital costs if your vet says your horse needs to be seen straight away.
- ! The amount we pay for saddlery and tack will depend on how old the equipment was when it was lost, stolen or damaged. If it's less than 3 years old, we'll cover the full amount you paid for it, and after this we'll pay a percentage.
- ! We apply a maximum limit to the amount we will pay for some of the most commonly claimed for vet fees.
- ! Injuries caused by stock fencing won't be covered, unless there was a secondary fence line to prevent the horse from reaching the stock fencing.



Where am I covered?

- ✓ Cover is provided for claims made in the UK, the Channel Islands and the Isle of Man.



What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy.
- During the policy year you must take care of your horse including arranging and paying for treatment recommended by your vet.
- You must keep us up-to-date with any changes to your circumstances or to your horse's health.
- You must ensure your horse is appropriately vaccinated in order to be able to claim for any condition preventable by that vaccination.
- You must ensure your horse is wormed regularly in order to be able to claim for any condition preventable by having your horse wormed.
- When making a claim, you must provide a completed claim form and the full medical history for your horse as soon as possible after treatment.
- You must pay the premium shown on the policy for each policy period.



When and how do I pay?

- You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by Direct Debit, debit card or credit card.



When does the cover start and end?

- You can choose the date your cover starts. Please see your policy schedule for your exact start and end date.
- Your policy will run for 12 months from the start date.



How do I cancel the contract?

You can cancel your policy at any time by calling us on 0344 557 0300. You can also contact us by Live Chat on our website or email info@animalfriends.co.uk.

- If you cancel your policy within 14 days of your policy start date and we haven't paid a claim, we'll give you a full refund.
- If you cancel after 14 days of your policy start date and we haven't paid a claim, we'll refund you for any time left on your policy.
- If you pay for your policy annually and cancel after 14 days and we have paid a claim in this policy year - you won't be due a refund of any premiums.
- If you pay monthly and cancel your policy after 14 days and we have paid a claim in this policy year - you'll need to pay the remaining premium for this policy year.