

# STANDARD RIDER

## Policy Booklet

Thank you for joining **Animal Friends**. You are now helping to **support charities like the Hawk Conservancy Trust** who are committed to the conservation of birds of prey!

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CONSERVANCY  
TRUST

Find us at [animalfriends.co.uk](https://www.animalfriends.co.uk)

**animal  
Friends**  
Pet Insurance



# Welcome

Hi! Welcome to the Animal Friends family. To help you settle in, we're going to share with you some information that you might find interesting. If you're still reading this far, we're off to a good start!

Here's the bit we really want you to know...

This booklet tells you what you are covered for, as well as what isn't covered. Please read through it carefully. It should answer any questions you have about your insurance. If you've got any questions, please contact us on **0344 557 0300**.

Now that's done, let us tell you about who we are...

We believe that being protected while you ride should be easy and not cost the earth. We also believe that even the smallest acts of kindness can make a big difference. Which is why we were founded to give you the support needed to ensure you enjoy riding at your leisure, whilst giving back to animal welfare charities and conservancies.

We could go on about the many reasons why you can feel good about choosing Animal Friends but **the key thing to remember is that we're here**. We've got you covered and if you want to know more about what makes us tick, head to our website or social channels, and you'll find it all there.

Wishing you all the best,



**Wes Pearson**

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# How to use this booklet

This booklet tells you everything you need to know about your policy. Along with a document called Your Schedule it makes up the agreement between you and us, so make sure you keep it safe. If you need a copy in large print or braille, please let us know.

When reading this booklet, please remember the following things.

Our policies only cover people that live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence. When we say 'UK' in this booklet, we mean England, Scotland, Wales, Northern Ireland, the Isle of Man, Channel Islands and UK Ministry of Defence bases overseas.

It only covers people between 18 and 75 years old.

This policy is administered by Animal Friends and underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this booklet, we mean Red Sands. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598). Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority for business underwritten in the UK (Financial Services Register No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

When we say 'you' or 'your', we mean the person named on the schedule.

When we say 'immediate family', we mean your spouse, sibling, parent, child or stepchild. It also includes civil partners and any other partner that has lived with you permanently for at least two years.

When we say 'riding', we mean riding, driving, leading, mounting, dismounting or handling a horse.

This policy is governed by English law. All communication will be made in English.

# Cover limits

The table below details your cover limit for each section. This is the most we'll pay – the actual amount might be lower, depending on your circumstances. You should read the table alongside the rest of this booklet as there might be some conditions that apply to you. There might also be some amounts you have to pay when you make a claim. For more information, see your schedule and the 'How this policy works' section on **page 8** of this booklet.

Cover	You're covered up to	
Section A: If you're injured while horse riding.	If you're killed.	<b>£10,000</b> You can only claim for one of these per accident.
	Permanent blindness in one or both eyes.	
	Permanent deafness in both ears.	
	If you lose a limb. This includes either physically losing a limb or being permanently unable to use it. For example, if your leg is totally paralysed.	
	If you're permanently and totally disabled. When we say this, we mean your injuries make you unable to do any work.	<b>£50 per week.</b> We'll pay this for up to 51 weeks before it's confirmed if your injuries are permanent. The first 7 days won't be covered. If your injuries are permanent, and they are covered by this policy, you can apply for one of the benefits above. We'll need to see a fit note from your doctor to handle your claim.
	If your injuries stop you from being able to work temporarily.	
	If you need dental treatment.	
	If you need to stay in hospital.	<b>£30 (for every day you're in hospital, up to 30 days per policy year).</b> You'll need to provide a note from a doctor as evidence of your hospital stay.
Section B: If the horse you're riding injures someone or damages their property	<b>£2,000,000 per policy year</b> You'll have to pay a £250 excess if you claim for property damage.	
Section C: If you're found legally responsible for a horse's injury or death	<b>£2,000 or the horse's purchase price, whichever is less, per policy year.</b> You'll have to pay a £50 excess if you make a claim.	
Section D: If the horse you're riding is injured in an accident	<b>£1,000 per policy year</b> You'll have to pay a £100 excess if you claim.	

# Contact details

You can contact Animal Friends for support in the following ways.

## By phone

 **0344 557 0300**

Please check our website for opening hours.

If you call us from a landline, you'll be charged the standard rate. Calls from mobiles vary depending on your plan. For example, if your plan includes unlimited minutes, your call from a mobile will be free.

## By email

If you have a general enquiry, you can reach us at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

## On our website

Contact us on live chat

 [www.animalfriends.co.uk/](http://www.animalfriends.co.uk/)

Or you can complete an enquiry form to contact a specific department

 [www.animalfriends.co.uk/contact-us/](http://www.animalfriends.co.uk/contact-us/)

## By post

 Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

# How this policy works

This booklet details everything this policy covers you for while you're riding a horse. This policy is for riding horses you don't own or have on loan. Some things aren't covered, so it's important you read through your documents to check you have the cover you need. There's a list of exclusions in the 'What this policy doesn't cover' section on **page 17**. These apply to the whole of your policy. There are also some additional exclusions that only apply to certain sections of cover. You should also check your schedule to see if there are any other exclusions that apply to you personally. You'll find detailed descriptions of your cover for each section under the heading 'What this policy covers'.

## When this policy starts and ends

Your policy starts from the date you chose it to, and you can start making claims straight away. Several things might end this policy. For example, if the policy period ends and either of us decide not to renew for any reason. You may also decide to cancel your policy. We can cancel it too – for example, if you don't pay your premium. For more information about cancelling your policy, see the 'Cancelling your policy' section on **page 19**.

## Amounts you might have to pay

### Your premium

The premium is the amount you pay us so we can provide you with insurance. You can decide to pay one amount annually or in monthly instalments. You must make sure to keep up with all your payments. If you don't, we won't be able to cover you if you want to make a claim.

### Your excess

The excess is an amount you'll need to pay when you make a claim. Different sections of the policy have different excesses, check your schedule to find out which apply to you.

## Looking after yourself and any horses you ride

It's important you make sure you're being safe when you go horse riding. Before starting your ride, you should make sure you're wearing a riding hat. We won't pay claims if you injure yourself while riding, if you weren't wearing a riding hat, unless you have a good reason, and we agree to it beforehand. We also won't pay claims if you are injured and weren't wearing the safety equipment required for the activity you are taking part in.



## Renewing your policy

If you pay monthly – or pay annually and have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another year. If you paid upfront for a year and haven't opted for auto-renewal, you'll need to make a payment for your cover to continue.

You can make a payment in your online account or get in touch with us to renew for another year.

 **0344 557 0300**

Animal Friends will send your renewal documents approximately three weeks before your policy is due to end. You should read these documents carefully. We might change some of your terms or the price you pay, so you'll need to check you still have the cover you need.

Several things affect the price you pay, including inflation or any previous claims.

## Giving us the facts

### If you make a mistake

If you give us wrong information by mistake, you might not be able to make a claim or we might need to void your policy. For example, if you gave us the wrong date of birth and that meant you selected the wrong Rider policy. If we do this, we'll act like your policy never existed and give you back any premiums you've paid. We might need to apply exclusions, or change your cover, the premium you pay or the terms of this policy. If you need to make a change to this policy, see the 'Making changes to this policy' section.

### If you give us wrong information on purpose

It's really important you give us accurate information at all times. If you deliberately exaggerate a claim, mislead us or don't tell us the truth, this is fraud. We won't pay your claim or give you back any premiums you've paid. We'll cancel all policies you have with us, and we won't cover you again in the future. In some cases, we will need to tell the police or other authorities and insurance companies.

If we've paid a claim where you did not tell us the truth, we'll cancel your policy from the date you gave us the false information. We may ask you to pay us back for any claims we've paid since that date.

### Keeping up to date with your payments

It's important you keep up to date with your premium. If you're struggling with your payments, please get in touch and let us know. We won't be able to cover claims if you have any unpaid premiums.

# How to make a claim

We understand making a claim can be a stressful time, so we're on hand to support you through the process.

## Getting a claim form

You'll need to fill out a claim form to make a claim. You can download all our claim forms from [www.animalfriends.co.uk/existing-customers/claims/](http://www.animalfriends.co.uk/existing-customers/claims/) – or give us a call and we'll send you one in the post.

 **0344 557 0300**

## Sending your claim form

Once you, and your vet if required, have completed the claim form, you can send it by email to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk).

If you prefer, you can post the claim form to this address:

 Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

To make sure we can handle your claim quickly, please send all claim forms as soon as possible. You must send us a new claim for each section of this policy that you wish to claim for. If you don't, we won't be able to pay your full claim. For example, if you want to claim for Section A and Section B, you must send us a separate claim for each section.

Sometimes we may need to contact you and ask for extra information. This helps us when reviewing your claim, to determine whether or not we can pay your claim.

If you claim for emergency vet fees as a result of an accident, we will ask you for an explanation of what happened. You must give us a full and true explanation, as this will be used when we make a decision about your claim. We'll review the vet treatment notes and may also need to request additional information, for example, referral reports. We may contact any vet or professional involved with treating the horse or any individual that may be involved with this claim.

## If the horse you're riding injures someone or damages their property

If something happens that could lead to a claim because the horse you were riding injured someone or damaged someone's property, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

For more information on these claims, see 'Section B: If the horse you're riding injures someone or damages their property' on **page 13**.

If you have any other insurance policy that may provide cover for a claim, you must contact the other insurer to let them know. We won't pay claims if there's another policy that provides cover for any incident. This includes if you have more than one Animal Friends horse or rider policy.

# What this policy covers

## Section A: If you're injured while horse riding

### ✓ What's covered?

If you're injured or killed in an accident while horse riding in the UK, we'll cover you up to the amounts listed below. We'll need either a death certificate or a medical professional to confirm your injuries, before we pay a claim under this section.

If you're killed.	
Permanent blindness in one or both eyes.	
Permanent deafness in both ears.	
If you lose a limb. This includes either physically losing a limb or being permanently unable to use it. For example, if your leg is totally paralysed.	<b>£10,000</b> You can only claim for one of these per accident.
If you're permanently and totally disabled. When we say this, we mean your injuries make you unable to do any work.	
If your injuries stop you from being able to work temporarily.	<b>£50 per week.</b> We'll pay this for up to 51 weeks before it's confirmed if your injuries are permanent. The first 7 days won't be covered. If your injuries are permanent, you can apply for one of the benefits above. We'll need to see a fit to work note to process your claim.
If you need dental treatment.	<b>£1,000 per policy year</b> Remember, you'll have to pay a £50 excess every time you claim under this section.
If you need to stay in hospital.	<b>£30 (for every day you're in hospital, up to 30 days per policy year)</b> You'll need to provide a note from a doctor as evidence of your hospital stay.

You should always get medical attention as soon as possible if you're injured.

Before starting your ride, you should make sure you're wearing a riding hat. We won't pay claims if you injure yourself while riding, if you weren't wearing a riding hat, unless you have a good reason, and we agree to it beforehand. We also won't pay claims if you are injured and weren't wearing the safety equipment required for the activity you are taking part in.

## Section A: (continued)

We'll need to see receipts of any dental work you get because of your injuries, so make sure to keep them safe.

We'll require relevant medical records to support your claim. If required, you'll need to pay to get hold of them. For example, from a private medical practice. If you don't provide your medical records, we won't be able to pay your claim.

We won't be able to pay claims if you have a pre-existing medical condition that directly and negatively affects your ability to control a horse while riding. For example, if you were diagnosed with epilepsy before the start of this policy and a seizure caused you to fall from a horse, you won't be covered.

We consider a condition to be pre-existing if you had any signs or symptoms before your policy start date, even if you didn't go to a doctor. It also includes any conditions you had in the past and since recovered from. Any injuries caused by accidents you've had will also be considered pre-existing. This includes any complications, illnesses or conditions that later appear because of the accident.

### ✘ What's not covered?

#### Deaths not directly caused by an accident

You won't be covered if your death isn't directly caused by a riding accident.

#### Accidents that happen at riding schools or during lessons

We won't cover any accidents that happen during lessons or at a riding school.

#### Accidents that are linked to trade or business

We don't cover incidents that are connected to any trade or business, or if the accident happened while you were volunteering or working for someone. For example, if you're injured while you're volunteering or being paid to look after someone's horse.

#### Other accidents we don't cover

We won't cover accidents where you deliberately put yourself in danger, unless you were trying to save someone's life.

We won't cover accidents if you were under the influence of alcohol, or any drugs that affect your ability to ride safely.

We won't cover claims if you're injured while doing any activity not covered by this policy. You can see a full list of activities we cover in Appendix A.

## Section B: If the horse you're riding injures someone or damages their property

### ✓ What's covered?

There might be a time when someone holds you responsible for an incident involving the horse you're riding. For example, the horse's actions might result in someone being killed, getting injured or having their property damaged. If someone makes a legal claim against you due to an incident involving the horse you're riding, we'll cover your legal costs. If we're settling a legal claim, we'll also pay compensation and legal costs for the person making the claim.

The most we'll pay per year is shown in your schedule.

We'll only cover incidents that happen in the UK.

You must let us know straight away if an incident happens, or if someone makes a legal claim against you. If you don't, and this negatively affects our ability to handle the claim, we won't be able to help. You must also give us any other information we ask for and let us handle the claim.

You must not admit responsibility for any incident, or negotiate or agree to pay for anything. If you're sent any legal documents, don't reply to them. Instead, send them to us straight away. You may also need to give us written statements and go to court.

You must follow advice given to you about the behaviour of the horse you're riding. This includes advice from the horse's current or past owners, rehoming or rescue centre staff, vets, behaviour specialists or the authorities. If you don't follow their advice, and that leads to a legal claim, we won't be able to cover your claim. If an incident was caused by a horse's behavioural problem, you're covered, unless they've shown the same problem in the time you've known them. For example, if they injured or bit someone, or caused damage to property in that time.

### If we pay a claim under this section

If we pay a claim under this section for an incident caused by a horse's behavioural problems, we won't cover any future claims caused by the same horse's behaviour.

If someone else is responsible for covering the cost of a claim, we may take legal action on your behalf to get those costs back. We'll pay for any action we take on your behalf.

### If you need advice about this section

If something happens that could lead to a claim because the horse you're riding injured someone or damaged their property, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

## Section B: (continued)

### ✘ What's not covered?

#### Claims involving people you know

We won't cover claims made against you by a member of your immediate family, or anyone who lives with you or works for you.

We won't cover claims if you, a member of your immediate family, or anyone who lives with you or works for you is responsible for the damaged property.

We won't cover claims made by or against professionals or businesses who are being paid to provide services for the horse you're riding.

#### Claims involving your work or business

You won't be covered if something happens at your workplace or involves your business. You also won't be covered if something happens at the workplace or business of anyone who lives with you. A workplace means anywhere that you or someone who lives with you is working, even if this place isn't fixed, or you or they are working from home. We'll only class your home as a workplace when people you don't normally live with are there for work or business. For example, colleagues, customers, suppliers, or delivery drivers.

#### Claims involving other animals

We won't cover claims caused by the horse you're riding chasing or attacking other animals.

We also won't cover vet fees for any other animal that's injured or killed by the horse.

### Other things we won't cover

We won't cover claims if you deliberately caused damage or didn't take reasonable steps to prevent the incident. For example, we won't cover you if you leave a horse alone in a public place.

We won't cover claims if an incident happens as a result of someone handling the horse you're riding without your permission.

We won't cover a claim against you if another contract makes someone else legally responsible. For example, if the horse's owner has agreed with a livery yard that they'll be responsible for any incidents involving their horse while in your care.

We won't cover claims for damage caused to any fences, walls or gates while you're horse riding. We also won't cover claims if any crops are damaged.

We won't cover claims if you're fined, charged or prosecuted in a criminal court.

We won't cover claims if you refuse to help us or do anything else that negatively affects our ability to handle the case.

We won't cover any claims if the horse being ridden has shown aggressive tendencies, bitten, or attacked a person or damaged property before.

## Section C: If you're found legally responsible for a horse's injury or death

### ✓ What's covered?

If a horse is injured or dies as a result of an incident when you're riding them, and you are legally responsible, we'll cover your legal costs and expenses. We'll also cover the legal costs and expenses of the person making the claim against you.

If the horse dies, we'll cover the amount the owner paid for the horse or the maximum amount for this section, whichever is less. This amount will be paid to the horse's owner.

The most we'll pay in total under this section is £2,000 per policy year.

You must let us know straight away if an incident happens, or if someone makes a legal claim against you. We won't cover claims if you refuse to help us or do anything else that negatively affects our ability to handle the case in any way.

You must not admit responsibility for any incident, or negotiate or agree to pay for anything. If you're sent any legal documents, don't reply to them. Instead, send them to us straight away. You may also need to give us written statements and go to court.

### ✗ What's not covered?

We won't cover claims if the horse belongs to you, a member of your family, or someone that lives or works for you. We also won't cover incidents that are connected to any trade or business. For example, horses or ponies in working liveryes.

We won't cover a claim against you if you've signed another contract which makes you legally responsible. For example, if you have agreed with the horse's owner that you'll be responsible for any incidents involving their horse while in your care.

We don't cover the cost of post-mortems, unless we ask for one.

## Section D: If the horse you're riding is injured in an accident

### ✓ What's covered?

We'll cover emergency vet fees up to the amount shown in your schedule if a horse you're riding is injured in an accident.

We'll cover the cost of treatment given at the scene of the accident, and treatment needed up to 24 hours after. This includes fees your vet might charge for attending the scene. We'll also cover the cost of moving the horse from where the accident happened to the place they're usually kept.

The most we'll pay in total under this section is £1,000 per policy year.

Make sure you keep your receipts safe, as you'll need to show them to us when you make a claim.

### ✗ What's not covered?

#### Illnesses or conditions

This policy only covers accidents, so we won't cover claims for any illnesses the horse you're riding may have.

#### Accidents we don't cover

We'll only cover accidents that happen as a result of the activities listed in Appendix A. Make sure to read this list carefully. If the horse you're riding is injured doing an activity not on the list, we won't cover any vet fees.

#### Treatments we don't cover

We don't cover any dental treatment.



# What this policy doesn't cover

There are some things we won't cover under any part of this policy. We've listed these below.

## Illnesses or conditions

This policy only covers accidents you may have when riding a horse, so we won't cover claims for any illnesses you or the horse might have.

## Riders that aren't covered

We don't cover riders under 18 or over 75 years old.

We won't cover you if you're being paid, or are paying, to ride or look after a horse.

We also won't cover you if you're volunteering at a place of business.

## Horses that aren't covered

This rider policy doesn't cover horses that you own or have on loan.

We don't cover you for riding horses that are less than 30 days old.

We also won't cover horses used for racing or in any trade or business. For example, horses or ponies in working liveryes.

We also don't cover anyone riding stallions. When we say stallion, we mean a male horse more than three years old that hasn't been gelded.

We don't cover riders on blind horses. We also don't cover anyone riding horses that suffer from epilepsy or narcolepsy.

## Activities that aren't covered

We won't cover any activity that isn't listed in Appendix A.

## Crime

We won't cover claims that result from you breaking the law. This covers laws and regulation from both central and local government, both present and future. Likewise, we won't cover claims that are fraudulent.

It's important you always tell us the truth.

We also won't pay for claims for fines or penalties that you're responsible for.

## Pandemics

We won't cover any claims that result from any pandemic. We also won't cover things that happen as a result of the threat or fear of a pandemic. This includes anything that's done to control it. For example, if the authorities order everyone to quarantine, which means you're not able to go horse riding.

We also won't cover claims resulting from any disease passed from animals to humans.

## Wars, riots and terrorism

We won't pay claims for anything caused by acts of terrorism. We also won't cover claims relating to war, riots or revolution.

## Other things we don't cover

We won't cover claims involving barbed, plain, or mesh wire fencing or gates. Injuries caused by stock fencing also won't be covered unless there was a secondary fence line to prevent the horse from reaching the stock fencing.

We won't cover any accidents that happen during lessons or at a riding school.

We won't cover any claims caused by any aircraft, such as planes, helicopters, hot air balloons or drones.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We don't cover any fees or interest you might be charged by credit cards, loans or other finance plans.

We won't provide cover if you don't live at a permanent address in the UK. A permanent address would be one that allows you to register to vote or has a permanent residential licence.

# Making changes to this policy

It's important you tell Animal Friends if your circumstances change, as this might affect your cover.

If any of the following things change, let us know straight away by calling **0344 557 0300**.

## Changes that can affect the price of your policy

U You move to a new home.

We use your address when we work out your premium. If you move to a new home, your premium may go up or down. We will contact you to confirm the changes to the terms or price of your policy. You have the right to continue with your cover or you can cancel your policy.

If you cancel your policy after making a change, and we haven't paid a claim for this policy year, please see the 'Cancelling your policy' section.

If you cancel, and we've paid a claim for this policy year, you'll still need to pay the premium for the full year of insurance. We'll ask you to pay any remaining amount from your full year's premium. See below for more information on how we work out these charges:

### If the change you made lowered your premium:

The premium you'll need to pay will be your new, lower premium.

### If the change you made increased your premium:

If you claimed for something that took place before you changed your policy, you'll need to pay your original, lower premium.

If you claimed for something that took place after you changed your policy, you'll need to pay your new, higher premium.

## Changes that we'll need to consider, as they may affect your cover under the terms of your policy

U An incident happens involving a horse you're riding which could lead to a legal claim against you. If you don't tell us, and this negatively affects our ability to handle the case, we won't be able to help.

## If we need to make changes to this policy

When your policy is due to renew, we can make changes to your premium, your excess, or by adding or removing cover. We will always tell you at least 28 days before your renewal date, so you can decide if your policy still meets your needs.

## If you need to make changes to the way you pay

If you want to change the way that you pay, please get in touch. This includes changing from annual payments to monthly payments and opting into or out of auto renewal.

# Cancelling your policy

This policy is a 12-month contract of insurance that can be paid annually or monthly. You can cancel your policy at any time by calling or writing to us. If we've paid any claims for something that took place in the policy year, you'll need to pay the full years premium which is shown in your schedule.

## Cancelling within 14 days

We'll give a full refund if you cancel this policy within 14 days of the start date. We won't be able to do this if we've paid any claims for something that took place in this period.

## Cancelling after 14 days

### If you pay monthly for your policy

You may cancel this policy at any time. If we've paid claims for something that happened this policy year, and you pay premiums monthly, you must pay the remaining premiums for the rest of the policy year.

### If you pay annually for your policy

You may cancel this policy at any time. If you cancel after 14 days, we'll refund you for any full months remaining, unless we've paid any claims for something that took place in the current policy year. If we've paid any claims for something that took place in this policy year, no refund will be given.

## If you need to claim after you've cancelled your policy

If you want to claim for something that took place before you cancelled, you must pay the remainder of your full years premium before we'll pay your claim.

We won't pay any claims for something that happens after your cancellation date.

## When we might cancel your policy

We will cancel your policy at any time if you don't follow the terms and conditions in this booklet or for legal reasons, such as fraud.

We may cancel your policy if you don't keep up with your payments, but we'll always get in touch with you first. If we don't hear from you, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if you pay within 28 days of the cancellation date, and your health hasn't changed.

If you're unable to make a payment, please get in touch with us to find out how we can help.

If you move out of the UK, you must let us know and we'll cancel your policy.

If we cancel your policy and we've paid any claims for this policy year, you must pay the remaining premiums for the rest of the policy year. If this happens, we won't pay any further claims.

As part of our ongoing commitment to provide customers with insurance that meets their needs, we regularly review the insurance products we offer. We may make the decision to withdraw a product or level of cover from our range. If we do this, we'll clearly explain this in your renewal pack, which will be sent to you at least 28 days before your policy is due to end. We will also provide you with information about other cover options available.

## How to cancel your policy

You can contact us using the details provided on **page 7**.

# How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy about something we'd like to try to put things right.

If you want to make a complaint you can contact Animal Friends in the following ways:

## By phone

 **0344 557 0300**

## By email

 [complaints@animalfriends.co.uk](mailto:complaints@animalfriends.co.uk)

## By post

 Complaints Department  
Animal Friends House  
1 The Crescent  
Sun Rise Way  
Amesbury  
Wiltshire  
SP4 7QA

## If you're not happy with our response

If you're not happy with how we handled your complaint after receiving our 'Final Response Letter', you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can find out more about them and how to complain at:

 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also contact them in the following ways:


## By phone

 **0800 023 4567**

## By email

 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## By post

 The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

You can also choose to take your claim to court. This policy is governed by English law. All communication will be made in English.

## The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk), or by calling **0800 678 1100**.

# How we use your personal information

When you apply for one of our policies, Animal Friends and Red Sands collect and store the information you give them. This includes your name, address and contact details. It may also include sensitive data such as information about your health – for example, if you're claiming under Section A of this booklet. We'll always do this securely and safely and follow all relevant laws.

We might share your details with other organisations if we need to. For example, if we're handling a complaint or legal liability claim.

You can see the full Animal Friends privacy policy at:

 [www.animalfriends.co.uk/privacy-policy](http://www.animalfriends.co.uk/privacy-policy)

You can see the Red Sands privacy policy at:

 [www.redsands.gi/privacy-policy](http://www.redsands.gi/privacy-policy)

## If you want to receive more information from us

If you'd like charity updates or information about new products and services, you can tell us by logging into your account. You can also email Animal Friends at:

 [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk)

# Appendix A

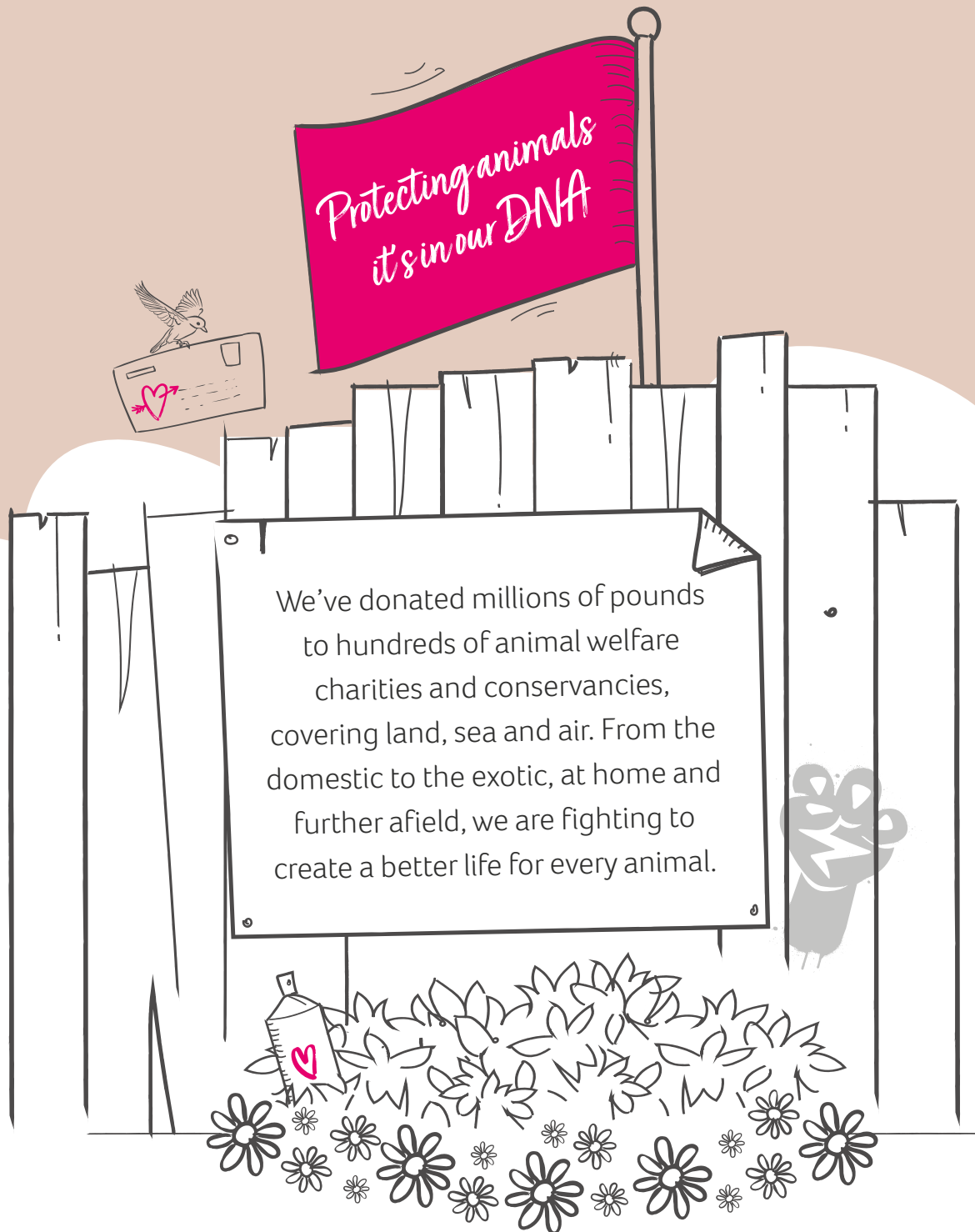
Below is the full list of activities that you're covered for under this policy.

We'll cover dressage and flat schooling up to British Dressage's medium level and jumping to a maximum height of 1 metre.

- U Horses at grass
- U Retired horses
- U Heavy horses
- U Handling horses aged between 30 days and two years
- U Hacking
- U Dressage and flat schooling
- U Rearing and breaking
- U Western riding
- U Gymkhana
- U Endurance and fun rides (up to 25 miles)
- U Showing and local shows
- U Show jumping
- U Vaulting
- U Hunter trials and cross country
- U Pony club activities
- U Riding club activities
- U Le TREC
- U Private driving

Please note we don't cover any form of racing, including point to point or team chasing. We don't cover hunting of any kind, including drag hunting and cubbing. We also don't cover polo or horse ball.





APPROVED DOCUMENT  
Clear design Simple language

Our policy documents have been awarded the Fairer Finance Clear & Simple Mark, which recognises clear design and simple language.

If you have any questions about any of our policies, please call us on **0344 557 0300**.

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