

# Horse Insurance

## Insurance Product Information Document

**animal  
Friends**  
Horse Insurance

**Company:** Animal Friends Insurance

**Product:** Horse Time Limited £5,000

Animal Friends is an intermediary registered in the United Kingdom and authorised and regulated by the Financial Conduct Authority (307858). Animal Friends acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar Reg. 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 Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635).

This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

### What is this type of insurance?

This product meets the demands and needs of someone who wants help paying for vet fees for accidents and short-term illnesses, but not for ongoing treatment lasting more than 12 months. Our Time Limited horse insurance policies offer cover for accidents and illnesses which are first noticed after the policy began. This product is for someone who owns or loans a horse that is between 12 months and 40 years of age.



#### What is insured?

- ✓ Cover for up to £5,000 for each accident or illness for up to 12 months or until you reach your vet fee limit. The 12 months starts from the date your horse first showed signs or symptoms of the condition, unless your vet recommended you monitor the condition without treatment. If you were told to monitor the condition without treatment, the 12 months starts from the date your vet recommended you start treatment for your horse's condition. Once you reach your vet fee limit or after 12 months, whichever comes first, we won't cover that condition again. At the renewal after the accident or illness started, we'll add an exclusion to your policy. The vet fee limit includes cover towards:
  - Complementary treatments as long as they're recommended by a vet and performed by either a vet, a qualified specialist or a therapist your vet has referred you to.
  - Dental treatment provided by a vet or qualified dental technician, up to £1,750 per accident or illness.
  - Up to £220 towards euthanasia carried out by a vet where BEVA guidelines were followed.
  - 50% of nursing and livery costs if your horse must be hospitalised for an accident or illness.
- ✓ If your horse dies we will pay the horse's purchase price, or £8,000, whichever is less. The horse's death must have occurred within 12 months of when the accident happened or the illness first showed signs or symptoms, unless your vet recommended you monitor the condition without treatment. If you were told to monitor the condition without treatment, the 12 months starts from the date your vet recommended you start treatment for your horse's condition.



- ✓ We will pay up to £270 towards the removal of your horse's body.
- ✓ We will pay up to £2,000,000 per policy year if your horse accidentally injures someone or damages their property and you are legally liable.



#### What is NOT insured?

- ✗ Any claim for vet fees or death as a result of an accident which occurs in the first 2 days of the policy.
- ✗ Any claim for vet fees or death as a result of an illness which starts in the first 14 days of your policy.
- ✗ Any pre-existing condition - any condition or accident your horse had before you took out this policy or within the waiting period will be considered pre-existing.
- ✗ Any further treatment for a condition, illness or accident after the 12 month limit has been reached - even if you renew.
- ✗ This policy does not cover horses outside of the UK.
- ✗ 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 pay for routine, elective or cosmetic dental examinations and treatment.
- ✗ We won't pay for wolf tooth or cap removal.
- ✗ We do not cover any costs for food.
- ✗ We do not cover any costs for transporting your horse.
- ✗ We will not pay any costs for routine shoeing or the routine care of your horse's feet.
- ✗ We won't cover claims for treatment to manage aggressive behaviour.



## What is NOT insured? *Continued...*

- ✗ If your horse passes away, we would not be able to pay any claim if you did not make a donation or pay to purchase your horse.
- ✗ We will not pay any claim for euthanasia if it is not carried out by a vet and does not meet current British Equine Veterinary Association (BEVA) guidelines.
- ✗ We won't cover claims for deaths due to the horses' aggressive behaviour.
- ✗ We will not cover any claim in relation to taking part in an activity which is not covered by this policy.
- ✗ We won't cover vet fees for any other animal that's injured or killed by your horse.
- ✗ You won't be covered if your horse injures someone or damages their property at your workplace.



## 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.
- ! You must pay the vet fee excess amount you chose for each new accident or illness you claim for.
- ! You must pay a £250 excess for any property damage claims.
- ! We'll only cover out of hours fees or emergency fees if your vet says your horse needs to be seen straight away.
- ! Bilateral conditions will be considered one condition which means that treatment for both sides of the body will be covered under the same vet fee limit.
- ! We apply a maximum limit to the amount we will pay for some of the most commonly claimed for vet fees.



## Where am I covered?

- ✓ Cover is provided for claims made in the UK including, Channel Islands, Isle of Man and UK Ministry of Defence bases overseas.



## 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 or making a claim.
- During the policy year you must take care of your horse including arranging and paying for treatment recommended by your vet or treating professional.
- You must pay the premium shown on the policy for each policy period.
- 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 vaccinated against Equine Influenza and Tetanus as well as any other vaccination recommended by your vet in order to be able to claim for any condition preventable by 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 submitting a claim, you must provide all receipts for treatment being claimed for along with the horse's full medical history.
- If you loan your horse - when making a claim, you must provide a copy of a signed loan agreement and the horse's full medical history.
- Your horse must have had a dental exam within a year before the date of any treatment for a dental injury or accident you intend to claim for.
- If you make a claim, you will need to provide all required information detailed in your Policy Booklet or claim form.



## 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. Your cover start date will be shown in Your Schedule and will run for 12 months from the start date.
- If you pay monthly or annually and have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another year.
- If you pay annually and haven't opted for auto-renewal, you will need to contact us to make a payment for the policy to renew.



## How do I cancel the contract?

- You can cancel your policy at any time by calling us on 0344 557 0300, via Live Chat on our website or by email [info@animalfriends.co.uk](mailto:info@animalfriends.co.uk). You can also request your policy be cancelled within your online account.
- 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 pay for your policy annually and 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.