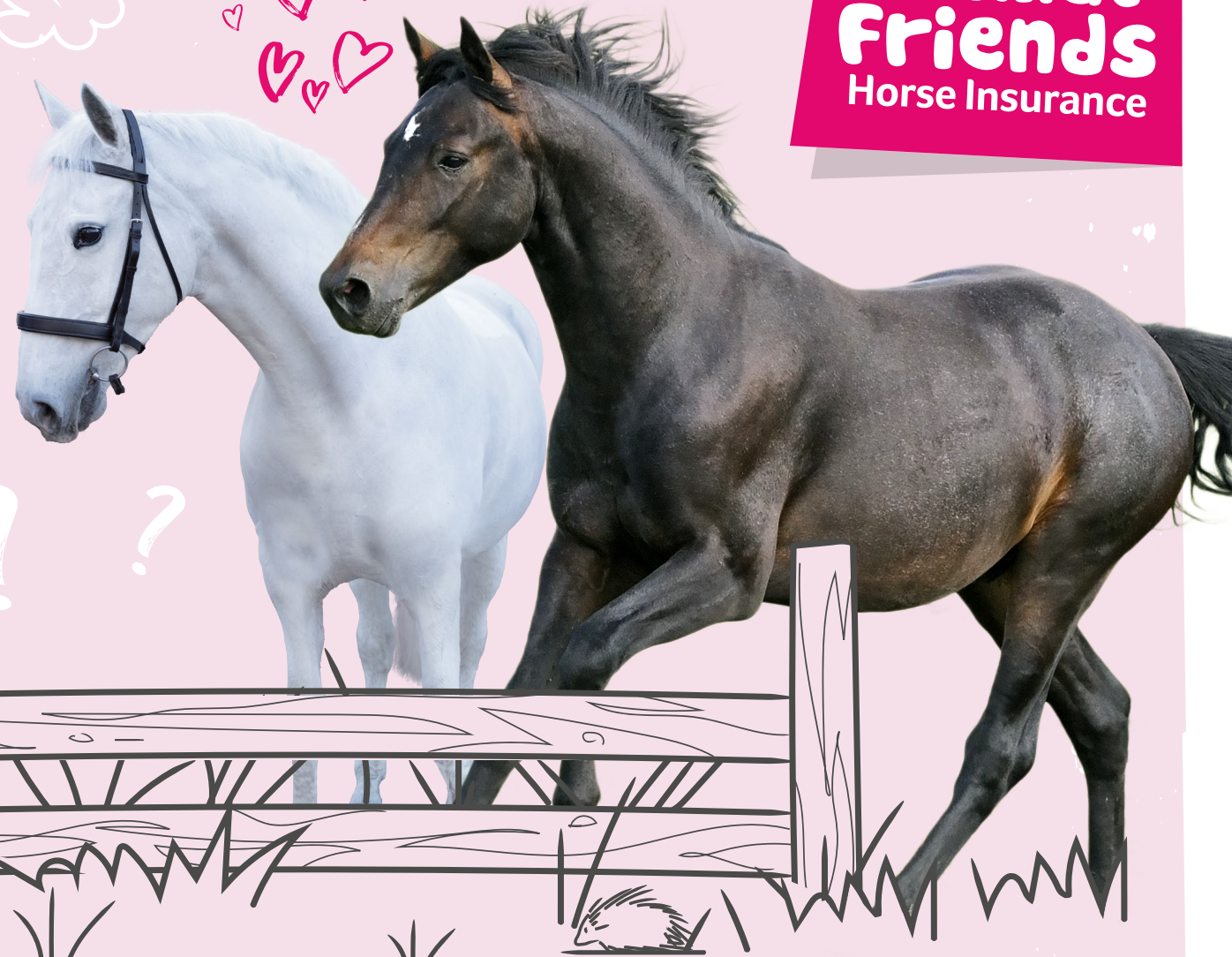


**animal
Friends**
Horse Insurance

*Need a
helping
hoof?*



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

FOR INFORMATION ONLY

These products are administered by Animal Friends and underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598).



How to use this document

Treatment costs can vary significantly depending on the severity of the illness or accident your horse may suffer from. It's important that you have selected cover that suits your needs.

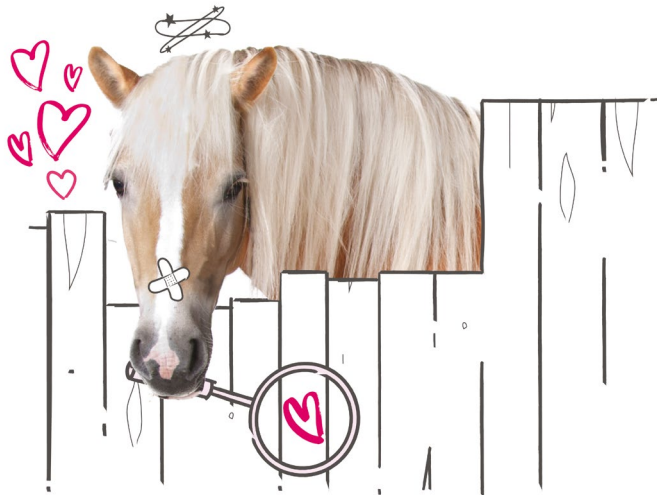
Follow the information on pages 4 & 5 to arrive at a level of cover and review the information to ensure you are comfortable this meets your needs.

If you have more than one policy, please repeat these steps for each policy.

Typical treatment costs for horses...

This table shows the average cost of vet fee claims per condition, for claims made to and assessed by Animal Friends in 2023. This is based on the 15 most common conditions claimed for by our customers.

It's important to consider that vet fees can vary based on your location, the age of your horse, and the severity of the condition.



Source: Based on average horse vet fee costs for conditions claimed for and assessed during 2023. Average costs provided for illustration purposes only.

HORSES



Condition	Average Cost
Abscess	£1,455
Asthma	£1,449
Colic	£2,238
Desmitis	£2,584
Gastric Ulcers	£2,579
Lameness	£2,411
Laminitis	£1,670
Osteoarthritis	£1,810
Sacroiliac Pain	£1,714
Sarcoids	£1,848
Spinal Disease	£2,197
Spinal Pain	£1,840
Stifle Injury	£1,939
Tendonitis	£2,080
Wound	£1,823

Our horse policies

Our horse policies are Time Limited. This means each new condition that is noticed after your policy start date and waiting period, is covered for 12 months – as long as you renew your policy.

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.

At the renewal after the condition started, we'll add an exclusion to your policy. However, you can carry on claiming for the condition if you haven't already reached your cover limit or 12-month limit. At the end of the 12 month period, we won't cover this condition again. Any exclusions we add to your policy will be for the condition, or related to the condition, that you claimed for. Full details of any exclusions will be shown on 'Your Schedule'."

No matter what level of cover you've chosen, you may need to submit a claim for vet fees that cost more than your policy covers. The higher the level of cover you have chosen, the less likely this becomes. For example, for policies with a £3,000 cover level, if you submit a claim for vet fees which is over £3,000, you will need to pay the additional costs yourself.

Time Limited cover amounts

Cover	You're covered up to		
	Time Limited £3,000	Time Limited £5,000	Time Limited £7,000
Vet fees	£3,000 per condition Includes up to £1,500 per condition for dental treatment	£5,000 per condition Includes up to £1,750 per condition for dental treatment	£7,000 per condition Includes up to £2,000 per condition for dental treatment
	Includes cover for complementary treatment recommended by your vet.		
Vet fees Excess	£199, £249 or £499	£199, £249 or £499	£199, £249 or £499
	<i>You'll need to pay one vet fees excess for each condition you claim for. You must pay the excess directly to your vet. The excess amount won't be taken from your vet fee limit.</i>		
If your horse dies	£6,000	£8,000	£10,000
	We'll cover the price you paid for your horse or the amount above, whichever is less. We'll also cover up to £270 towards the cost of removing your horse's body. <i>You won't need to pay an excess for claims in this section.</i>		
If your horse injures someone or damages their property	£2,000,000	£2,000,000	£2,000,000
	<i>You'll have to pay a £250 excess for property damage claims.</i>		

Please refer to the Policy Booklet on our website for full policy details.

Vet fees example for a Time Limited £3,000 policy

With any level of vet fee cover, you need to consider whether the amount you are choosing is right for you and your horse.

No matter what level of cover you choose, you may need to submit a claim for vet fees that cost more than your policy covers. The higher the level of vet fee cover you choose, the less likely this becomes.

Vet fees claim example

Where a policy has a Condition Limit of **£3,000**, if a vet fee claim for **£3,500** is made and accepted on this policy, Animal Friends would pay the following:

Amount of claim £3,500

Animal Friends will pay: £3,000
(£3,000 Condition Limit)

You pay to the vet:

Excess £199

Remainder of vet fees £301

Total payable by you £500

In this scenario, you will no longer be able to claim for this condition because you will have used your full Condition Limit. An exclusion will be added to your policy, for this condition and you'll have to pay for any further treatment related to that condition.

You can still make claims for other conditions because this policy allows you to claim for different illnesses and conditions up to each condition's vet fee limit.

You can only claim for each condition/illness for a maximum of 12 months or until your Condition Limit has been reached.

**animal
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Horse Insurance



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