

HORSE TIME LIMITED

Policy Booklet

Time Limited £3,000, £5,000 and £7,000

Thank you for joining Animal Friends. You and your horse are now helping to **support charities like Only Foals and Horses Sanctuary**, who rescue equines in need and give them the life they deserve.



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

**animal
Friends**
Horse Insurance

Welcome

Hi! Like your horse is part of your family, you and your horse are now part of ours. To help you settle in, here's some information you might find interesting.

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

This booklet tells you what your horse is covered for, as well as what isn't covered. Please read through it carefully. We've worked with an external specialist, Fairer Finance, to make sure this information is as clear and easy to understand as possible. This booklet should answer any questions you have about your insurance, but if there's something you're not quite sure about, please contact us on **0344 557 0300**.

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

We believe that protecting your horse should be easy and not cost the earth. We also believe that even the smallest acts of kindness can make a big difference. This is why we were founded more than 25 years ago - to help ensure your horse lives a healthy and happy life while also giving back. So far, we've donated millions of pounds to hundreds of animal welfare charities and conservancies, both at home and around the world. And we're still going.

There are 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. If you want to know more about how we're working to support you and your horse, just head to our website or social media.

Wishing you all the best,



Richard Mills

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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.

Our policies only provide cover for people and horses within the UK.

It covers horses between 12 months and 40 years old.

This policy is arranged and administered by Animal Friends Insurance Services Limited who is registered in England and Wales (registration number: 03630812). Registered office: Animal Friends House, 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire, SP4 7QA. Animal Friends Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (register number: 307858).

This policy is underwritten by Pinnacle Insurance plc. Pinnacle Insurance plc pays a commission to Animal Friends to sell insurance on its behalf. When we say ‘we’, ‘our’ or ‘us’ in this booklet, we mean Pinnacle Insurance plc. Pinnacle Insurance plc is registered in England and Wales (registration number: 1007798). Registered Office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm register number 110866).

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 ‘horse’, we mean the horse that we’ve agreed to cover and is listed in ‘Your Schedule’.

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

Cover limits

The table below details your cover limit, this is the most we'll pay for each section. You should read this table alongside the rest of this booklet as there might be some conditions and exclusions 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		
	Time Limited £3,000	Time Limited £5,000	Time Limited £7,000
Section A: 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. <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>		
Section B: 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>		
Section C: If your horse injures someone or damages their property	£2,000,000 per year	£2,000,000 per year	£2,000,000 per year
	<i>You'll have to pay a £250 excess for property damage claims.</i>		

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

On our website

You can manage your policy within your online account.

You can also contact us on live chat

 www.animalfriends.co.uk

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

 www.animalfriends.co.uk/contact/

By post

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

How this policy works

This booklet details everything your horse is covered for under this policy. 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 21](#). 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'.

Your policy

This is a Time Limited policy. You can claim for each condition covered by the policy for up to 12 months, or until the vet fee limit has been reached. This is the case 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 could monitor the condition without treatment. If your vet agreed that you could 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'.

When we say 'condition', we mean any injury or illness with a single cause or diagnosis. For example, if your horse has an accident, we'll class any injuries they suffer as one condition – even if they're in different parts of the body. Likewise, if your horse has symptoms of a condition that later appears in a different part of the body, we'll class it as one condition.

The vet fee limit in 'Your Schedule' is the most we'll pay for any one condition. Once you reach your limit – or after 12 months, whichever comes first – we won't cover that condition anymore.

Every time you make a claim for a new condition, you'll need to pay an excess to help cover the cost of treatment. You should check 'Your Schedule' to see how much you're covered for, and how much excess you'll need to pay. For more information on excesses see 'Your excess' on [page 10](#).

When this policy starts and ends

Your policy starts from the day you chose it to, but there's a waiting period before you can start making some kinds of claims. We don't cover accidents or injuries that happen within the first 2 days of your policy start date. For example, if your cover starts on the 1st, you won't be covered for any accidents or injuries that happen before the 3rd.

For illnesses, we don't cover any that first show signs or symptoms within the first 14 days. So, if you take out your policy on the 1st, you won't be covered for any illnesses that first show signs or symptoms before the 15th. This 14-day waiting period applies to all claims for colic.

A condition starts from the date the accident happened, or the illness first showed signs or symptoms – not when your horse was seen by the vet. So even if you wait until after the waiting period to get your horse treated, you still won't be covered.

Several things might end this policy. For example, if the policy period ends, if either of us decide not to renew for any reason, or if your horse dies. 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 24](#).

Changing your level of cover

If you want to change your level of vet fee cover, you should get in touch with us.

If your horse already has a condition, and you change to a higher level of vet fee cover, we'll review claims for this condition at your previous, lower limit. This is true even if you haven't yet made a claim or if you noticed something was wrong and the horse hasn't yet been seen by the vet. You'll be able to make claims at the higher limit for a new condition after 14 days and for new accidents after 2 days. You'll still be able to make claims for new and existing conditions, within this 14-day period, but at your current, lower limit. You'll also be able to make claims for new and existing accidents, within the 2-day period, but also at your current, lower limit.

If you change to a lower level of vet fee cover, we'll cover new conditions and accidents straight away. Your new policy limit will apply to all new and existing claims.

Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not.

If you noticed something was wrong with your horse before you took out the policy, it could be a sign of a pre-existing condition. This is true even if you decided not to take them to the vet. For example, if your horse was lame before this policy started, and was later diagnosed with navicular disease, we'd consider this to be a pre-existing condition.

Remember, there is a waiting period at the start of this policy. The waiting period is 14 days for illness and 2 days for accidents. If a condition is first noticed or an accident happens in the waiting period, these will be considered pre-existing conditions as well.

Any injuries caused by accidents or illnesses your horse had before you took out this policy will also be considered pre-existing conditions. This includes any complications or conditions that later appear because of the illness or accident.

Conditions that affect both sides of the body

A condition or illness which affects a body part that your horse has, on either side of their body, is called a bilateral condition. A bilateral condition means that treatment for both sides of the body will be covered under the same vet fee limit. This could include treatment for parts of the body such as knees, hocks and stifles.

For example, your horse may need treatment for a condition of the left hock which costs £500. If you have a £3,000 vet fee limit, there would be £2,500 left for treatment if your horse needed treatment for the same condition in their right hock. This is because we'd class these as one condition.

If the condition on the opposite side of the body was first noticed before the policy start date or within the waiting period, we'll consider this a pre-existing condition. Pre-existing conditions aren't covered by this policy. For example, if arthritis in the left hock is pre-existing, you won't be covered if they are later diagnosed with arthritis in their right hock.

How this policy works

(continued)

Amounts you might have to pay

Your premium

The premium is the amount you pay us so we can provide you with insurance for your horse. You can decide to pay in one go annually or in monthly instalments. You should 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 new claim. Different sections of the policy have different excesses. Check 'Your Schedule' to find out which apply to you.

Vet fees excess

You'll need to pay one vet fees excess for each condition your horse might have. You must pay the excess directly to your vet. The excess amount won't be taken from your vet fee limit.

If your horse becomes ill with a new condition, and you start a new claim, you'll need to pay the excess. If they need more treatment for the same condition, we'll treat this under the same claim. You won't need to pay the excess again for that condition.

Looking after your horse

Your horse's health

It's important you keep your horse healthy and well. If there is something wrong with your horse's health, you should arrange for a vet to examine and treat your horse as soon as possible. If you delay getting treatment for your horse, and your horse's condition is made worse because of this, we won't be able to pay your claim. You must follow any advice given to you by a vet, and arrange and pay for treatment to help lower the risk of injury or illness. If they need treatment, you need to make sure your vet is a current member of the Royal College of Veterinary Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>. If they're not, you won't be covered.

It's also important you get your horse vaccinated against Equine Influenza and Tetanus. If a vet recommends any other vaccinations, you must agree to those as well. It's important all your horse's vaccinations are kept up to date. You must also regularly worm your horse by following a worming programme and use a product that's been recommended or prescribed by a vet. You must keep your horse at a healthy weight.

Your horse's safety

This policy is designed to cover you for things that happen to your horse that couldn't have been prevented or predicted. It's your responsibility as their owner or registered keeper to keep them as safe as possible.

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. We won't cover you for any accidents or injuries if you don't. For example, you should make sure any gates are closed securely.

Renewing your policy

If you pay monthly by Direct Debit 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 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 on **0344 557 0300** to renew for another year.

Animal Friends will send your renewal documents at least 28 days 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.

We use a number of things to work out your price each year. These include the age of your horse, previous claims and the cost of vet fees. When we look at all these things together it means that your price might go up, even if you haven't made a claim.

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. 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 on **page 23**.

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, that's why we've made it as easy as possible for you. You can make a claim with us in the following ways:

Online through your vet

The quickest and easiest way to make a claim for Section A is through your vet, using the Animal Friends online claims system, Pawtal. Pawtal allows your vet to make and track your claim and you won't need to fill in any forms.

Using a claim form

You can also make a claim for Section A and Section B by using a claim form. You and your vet will need to fill out a claim form and send it back so we can process your claim. 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.

Claim forms are available for Section A, Section B, for repeat medication and for pre-authorisations. You can download claim forms from www.animalfriends.co.uk/existing-customers/make-claim/ – 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 have completed the claim form, you can send it by email to claimform@animalfriends.co.uk. If you prefer, you can post the claim form to the address on [page 7](#).

We'll need a copy of your horse's full veterinary history to review any claim. All decisions on when a condition started or needed treatment will be made using the information provided by your vet in the horse's clinical history. The vet or professional who treated your horse will need to provide all the notes they have. We may also need to request additional information, for example, referral reports. We may contact any vet or professional, such as a physiotherapist, involved with treating your horse or any individual that may be involved with this claim.

If the horse is on loan to you, we will ask for a copy of the loan agreement and the horse's full veterinary history. This should include any history before your loan period started.

To make sure we can handle your claim quickly, please send all claim forms as soon as possible after your horse receives treatment. 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 review your claim and to determine whether or not we can pay your claim.

Through your online account

If you need to claim for repeat medication for your horse, you can do this through your online account. You can register or log in to your account through the "My Account" button on our webpage.

If your horse injures someone or damages their property

If something happens that could lead to a liability claim, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing publicliability@animalfriends.co.uk.

You can see 'Section C: If your horse injures someone or damages their property', for more information on liability claims on **page 19**.

Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal.

If your vet doesn't use Pawtal, they will need to complete and return the 'Horse Pre-Authorisation Form' from our website. Send all completed forms to claimform@animalfriends.co.uk - including 'Pre-authorisation' in the subject of your email. Or you can post the form to the address on **page 7**.

If you are unable to access the forms on the website, please call us to request a copy of the form.

We aim to process pre-authorisations within one working hour. This process may take longer if we have not received all the required information to assess the pre-authorisation.

If we receive additional information when you send us your claim, which would have meant the pre-authorisation wouldn't have been approved, we may have to change our original decision.

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 policy.

What this policy covers

Section A: Vet fees

✓ What's covered?

If your horse needs medical care

If your horse becomes ill or gets injured, we'll cover vet fees up to the amount shown in 'Your Schedule'. Make sure you keep your receipts safe, as you'll need to show them to us when you make a claim.

Every year we use our claims information to review the prices charged by vets for some of the items most commonly claimed for. We use this information to set a maximum amount we will pay for these items. Any changes to these amounts will only affect your policy from your renewal. You can see a list of these items in the 'Important information on horse vet fee claims limits' document in your welcome or renewal pack.

Sometimes people choose to buy medication from a pharmacy or online instead of from their vet. If you do this, we'll cover the cost of your vet writing the prescription as well as the medication. If you buy your horse's medication from an online pharmacy we'll cover some of the cost of your postage and packaging each time you order. The amount we will cover is shown in our "Important information on horse vet fee claims limits" document included in your welcome or renewal pack.

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.

A condition or illness which affects a body part that your horse has on either side of their body, is called a bilateral condition. A bilateral condition means that treatment for both sides of the body will be covered under the same vet fee limit. This could include treatment for parts of the body such as knees, hocks, and stifles. For more information about bilateral conditions please see the 'Conditions that affect both sides of the body' section on [page 9](#).

Complementary treatment

We'll cover complementary treatments, as long as they're recommended by a vet. Some of the complementary treatments we cover include physiotherapy, osteopathy and hydrotherapy. We'll only cover complementary treatments that are performed by either your vet, a qualified specialist or a therapist your vet has referred you to. For a full list, see:

 www.animalfriends.co.uk/Equine-therapy

Dental Illness and Accidents

We'll pay up to the amount shown in 'Your Schedule' for treatment of dental illness and accidents. We'll only do this if your horse has had a dental exam within a year before the injury or illness and you followed the vet's advice. The dental exam must have been carried out by either your vet or a qualified dental technician and you will need to pay for the examination cost.

We won't pay for routine, elective or cosmetic dental examinations and treatment. We also won't cover the removal of wolf teeth or retained caps.

Supplements

We'll cover the cost of supplements which are recommended by your vet or treating professional to treat a diagnosed condition.

We won't pay for any supplements that are used for preventative or elective treatment.

Tests needed to diagnose a condition

We'll pay for tests when they're needed to diagnose a condition covered by this policy, such as x-rays, ultrasounds, MRI and CT scans.

If your horse is hospitalised

If your horse needs to stay at a vet practice for treatment, we'll cover 50% of their nursing, and livery costs. We won't cover any other livery costs.

If your horse needs to be put down

If your vet says your horse needs to be put down, we'll cover some of the cost. The amount we'll pay up to is shown in the 'Important information on horse vet fee claims limits' document in your welcome or renewal pack.

You'll need to make sure the procedure is carried out by a vet and meets the British Equine Veterinary Association (BEVA) Guidelines. For the full guidelines see www.beva.org.uk/.

We'll ask your vet for your horse's records so we can confirm when your horse died and that British Equine Veterinary Association (BEVA) Guidelines were met. We won't be able to pay your claim if BEVA Guidelines weren't followed.

✕ What's not covered?

Claims at the beginning of your policy

We don't cover any accidents or injuries that happen within the first 2 days of your policy start date. We don't cover any illnesses within the first 14 days, including colic.

Conditions we don't cover

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 9](#).

We don't cover retained testes or sexually transmitted diseases. We also don't cover claims for rabies, Aujeszky's disease, contagious equine metritis, dourine, epizootic lymphangitis, equine infectious anaemia, equine viral encephalomyelitis, glanders (including farcy), and leishmaniasis. Likewise, we won't cover West Nile virus or any other epidemics or 'notifiable diseases'. These are diseases listed by the government. If your horse has one of these diseases, you need to tell the authorities about it straight away. For a full list of notifiable diseases, go to the www.gov.uk site and search for 'notifiable diseases'.

We won't cover claims for diseases or illnesses that could have been prevented by a vaccine that was recommended to you by your vet.

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. We won't cover you for any accidents or injuries if you don't. For example, you should make sure any gates are closed securely.

Treatments we don't cover

We don't cover any routine, preventative, elective or cosmetic treatment, even when it's recommended by a vet to prevent an illness or injury. For example, this includes the cost of worming, vaccinations or castration. We also don't cover any complications that arise from these treatments, unless it is for wormer treatment that has been recommended or prescribed by a vet.

We don't cover costs resulting from not having routine, preventative, elective or cosmetic treatment recommended by a vet to prevent an injury or illness.

We don't cover herbal worming products or any complications that result from using them.

We won't pay for dental treatment if your horse hasn't had a dental exam within a year before the injury or illness being claimed.

We won't pay for routine, elective or cosmetic dental examinations and treatment. For example, routine teeth rasping. We also won't cover the removal of wolf teeth or retained caps.

We don't cover any claims for prosthetic limbs. This includes the cost of the prosthetic, consultations and procedures, or any complications or rehabilitative treatment your horse might need afterwards.

We don't cover stem cell, gene therapy, organ transplants, or any complications that arise from these.

We won't cover claims caused by you breeding or trying to breed your horse. This includes artificial insemination.

Section A (continued)

We won't cover medication to treat a condition for more than 12 months, even if your vet prescribes a longer course.

We don't cover treatment carried out in rehab centres if you could carry out the rehab yourself. For example stretching, in-hand walking and in-hand grazing.

We won't cover claims if you deliberately harm your horse. Likewise, we won't cover claims if anyone who rides your horse, or anyone in your immediate family, does the same.

If there is something wrong with your horse's health, you should arrange for a vet to examine and treat your horse as soon as possible. If you delay getting treatment for your horse and your horse's condition is made worse because of this, we won't be able to pay your claim.

Behavioural Management

We won't cover any treatments used to manage your horse's behaviour. For example, any sedatives used for turnout or management of the horse.

Shoeing and foot care

We don't cover the cost of standard shoeing or the routine care of your horse's feet. If your horse needs specialist shoeing to treat a condition, we'll cover the difference between the cost of the standard and specialist shoeing. For example, if standard shoeing costs £100 and specialist shoeing costs £250, we'll cover you up to £150.

Equipment or machinery

This policy doesn't cover the cost of buying or hiring any machinery or equipment to treat your horse. For example, the cost of purchasing or hiring an Equine Nebuliser or a windsucking collar.

Transport costs

We also won't cover any transport costs. For example, the cost of transporting your horse to the vet if they need it.

Tests we don't cover

We don't cover routine, elective or preventative tests, for example a blood test carried out before performing surgery. If a test shows your horse is suffering from a condition not covered by this policy, we won't cover the cost of the test.

Other things we don't cover

We don't cover the cost of food, even if it's prescribed by your vet.

We won't cover any supplements that are not being used to treat a diagnosed condition, even if they are recommended by your vet.

We won't cover the cost of any treatment needed if your vet confirms it's because your horse is overweight or underweight.

We won't cover claims if your horse is injured as a result of doing any activity not listed in the activity list in [Appendix A](#).

We don't cover any admin or postage fees your vet may charge. This includes giving us information about your horse's medical history or referring them to another vet. This also includes any cost a vet may charge to prepare or supply medication – this is sometimes called a dispensing fee. We also won't cover the cost of your vet filling in any form other than providing a prescription to allow you to buy medication online.

We also won't cover any fees your vet charges to admit or release your horse from hospital.

Section B: If your horse dies

✓ What's covered?

If your horse dies or is put to sleep, we'll cover their purchase price or the amount shown in 'Your Schedule', whichever is less. We'll only cover deaths caused by accidents or illness.

The horse must have died within 12 months of the accident happening or the illness first showing signs or symptoms. This is true, 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.

If all treatments have been tried and your vet says your horse needs to be put to sleep, you'll need to make sure that it's done by a vet. The British Equine Veterinary Association (BEVA) Guidelines must also be followed. We won't be able to pay your claim if they aren't. For the full guidelines see www.beva.org.uk. We'll ask your vet for your horse's records so we can confirm when your horse died and that BEVA Guidelines were met.

To help us handle your claim, you should let us know about your horse dying as soon as possible.

You'll need to show us a copy of your horse's passport and a receipt to show you're the horse's owner or registered keeper, and how much was paid. If your horse is on loan to you when they die, we'll also need a copy of a signed loan agreement and we'll pay whoever owns the horse.

If your horse dies suddenly, we may ask for a post-mortem to find the cause of death. If we decide a post-mortem is needed, we'll pay for it.

We'll ask your vet for your horse's records so we can confirm how and when your horse died. This information will help us take care of your policy cancellation and handle any claim faster.

If we pay a claim under this section, we'll cancel your policy from the date your horse dies. If you pay annually, you might also be due a refund. For more information about refunds, see the 'Cancelling your policy' section on [page 24](#).

Removing and disposing of your horse's body

We'll also cover up to £270 to remove and dispose of your horse's body, but only if they die in a way covered by this policy. For example, you won't be covered if your horse dies as a result of taking part in an activity not covered by this policy. For information on the activities covered by this policy, see Appendix A on [page 26](#). The £270 doesn't count towards your overall limit for this section. Make sure you keep any receipts for this, as you'll need to show them to us when you make a claim.

Section B (continued)

✘ What's not covered?

We won't cover any deaths caused by anything not covered in Section A. We also won't pay for any of the claims listed below.

Horses you didn't pay for

If you own your horse, you won't be covered under this section if you didn't pay anything to buy your horse.

If you loan your horse, you won't be covered under this section if the owner didn't pay anything to purchase their horse.

Claims that happen at the beginning of your policy

If your horse dies – or has an accident they later die from – within the first 2 days of your policy, we won't cover your claim. We also won't cover you if your horse gets an illness within the first 14 days of your policy and dies as a result.

Deaths due to aggressive behaviour

We don't cover claims for death if your horse is put to sleep due to aggressive behaviour.

Other things we don't cover

We won't pay a claim if you deliberately hurt your horse or killed them. Likewise, we won't cover claims if anyone who rides your horse, or anyone in your immediate family, does the same.

We won't cover claims for death caused by you breeding or trying to breed your horse.

We don't cover claims for unborn foals, embryos or foetuses.

We won't pay claims if the authorities order your horse to be put down to contain a recognised disease or pandemic.

You should make sure the area you keep your horse in is safe and secure and that you've taken reasonable precautions to stop them escaping. We won't cover claims if you don't and your horse dies as a result of them escaping. For example, you should make sure any gates are closed securely.

Section C: If your horse injures someone or damages their property

✓ What's covered?

There might be a time when someone holds you responsible for an incident involving your horse. For example, your 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 your horse, 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 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 your horse's behaviour by their 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 the claim. If an incident was caused by your horse's aggressive behaviour, you're covered, unless they've shown the same problem in the past. For example, if they have injured or bitten someone, or caused damage to property.

If we pay a claim under this section

If we pay a claim under this section for an incident caused by your horse's aggressive behaviour, we won't cover any further claims for aggressive behaviour. An exclusion for aggressive behaviour will be added to your policy at renewal.

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.

You'll have to pay a £250 excess for every claim for property damage under this section.

If you need advice about this section

If something happens that could lead to a liability claim, you must let Animal Friends know straight away. You can do this by phoning **0344 557 0300** or emailing publicliability@animalfriends.co.uk.

✗ What's not covered?

Claims involving people you know or services you pay for

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 to you or on your behalf. For example, someone being paid to clip or transport your horse. You may want to check that anyone you pay to provide a service for you, or your horse, has insurance in place to protect you and them.

Section C (continued)

Claims where your work or business involves working with horses

A workplace means anywhere that you work, even if this place isn't fixed, or you are working from home.

You won't be covered if someone holds you responsible for an injury or any property damage that happens at your workplace or business that is caused by your horse.

We won't cover claims if someone who works or volunteers for you, is injured or has their property damaged by your horse.

Claims involving other animals

We won't cover claims caused by your horse chasing, attacking or injuring livestock.

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

Other things we don't cover

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

We won't cover claims due to your horse's aggressive behaviour if they have injured or bitten someone, or caused damage to property in the past.

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

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

We won't cover claims that result from you hiring out, loaning or lending your horse to somebody else. This includes if someone is riding your horse for professional lessons or at a riding school.

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

We won't cover claims for any injury to any person who was riding your horse.

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 incidents of your horse straying or escaping if they've been involved in a similar incident before.

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.

Claims at the beginning of your policy

We don't cover any accident or injury that happens within the first 2 days of your policy start date, or any illness within the first 14 days.

Pre-existing conditions

Pre-existing conditions aren't covered by this policy. We consider a condition to be pre-existing if it was first noticed before your policy start date or within the waiting period, whether they needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on [page 9](#).

Horses that aren't covered

We won't cover horses younger than 12 months or older than 40 years.

We don't cover horses outside of the UK.

We won't cover horses that have been previously declared or freeze marked as 'loss of use'.

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

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

We don't cover blind horses. We also don't cover any horses that suffer from epilepsy or narcolepsy.

We won't cover claims that result from your horse being used for breeding.

Activities that aren't covered

We'll only cover the activities listed in the 'Activities covered' section in Appendix A on [page 26](#), so please make sure to check.

What this policy doesn't cover (continued)

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 their horses.

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

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 claims for fines or penalties that you're responsible for.

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 any claims if your horse needs treatment and your vet isn't a member of the Royal College of Veterinary Surgeons. You can check your vet's details here: <https://findavet.rcvs.org.uk/find-a-vet-surgeon>.

We won't cover anything that's stated as an exclusion in 'Your Schedule'.

We won't cover any livery costs not covered in Section A.

We won't cover incidents of your horse straying, escaping or hurting people or other animals if they've been involved in a similar incident in the past.

We won't cover 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 won't cover claims if your horse is confiscated or put down by the government or other authorities.

We won't cover you if you loan your horse to someone under a loan agreement and are no longer responsible for their care. If you do this, we'll cancel your policy.

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

We don't cover anything that's insured under other insurance policies.

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 to tell us about any changes.

If either of the following things change, let us know straight away because this will affect how the terms of your policy apply:

- U The horse's owner changes
- U Your loan comes to an end

If either of the following things change, please let us know so that we can keep in touch about your policy.

- U You move to a new home
- U Your contact details

Please contact us using the details on [page 7](#).

Changing your level of cover

You can increase your level of cover at renewal and decrease your level of cover at any time. For more information on changing your level of cover see [page 9](#) or contact us on **0344 557 0300**.

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

- U Your horse develops aggressive behaviours or their temperament changes. For example, if they are being aggressive or attack, bite or injure a person or another animal.
- U You plan to use your horse for breeding or working.
- U Anyone makes a complaint about your horse being aggressive.
- U An incident happens involving your horse 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 year's 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 can cancel your 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 happened before you cancelled, you must pay the remainder of your full year's 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'll cancel your policy if we pay a claim under Section B.

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 horse's 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

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

You can also contact them in the following ways:


By phone

 **0800 023 4567**

By email

 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, or by calling **0800 678 1100**.

How we use your personal information

When you apply for one of our policies, Animal Friends and Pinnacle Insurance plc 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. 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

If you want to receive more information from us
























If you'd like information about looking after your horse, 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:

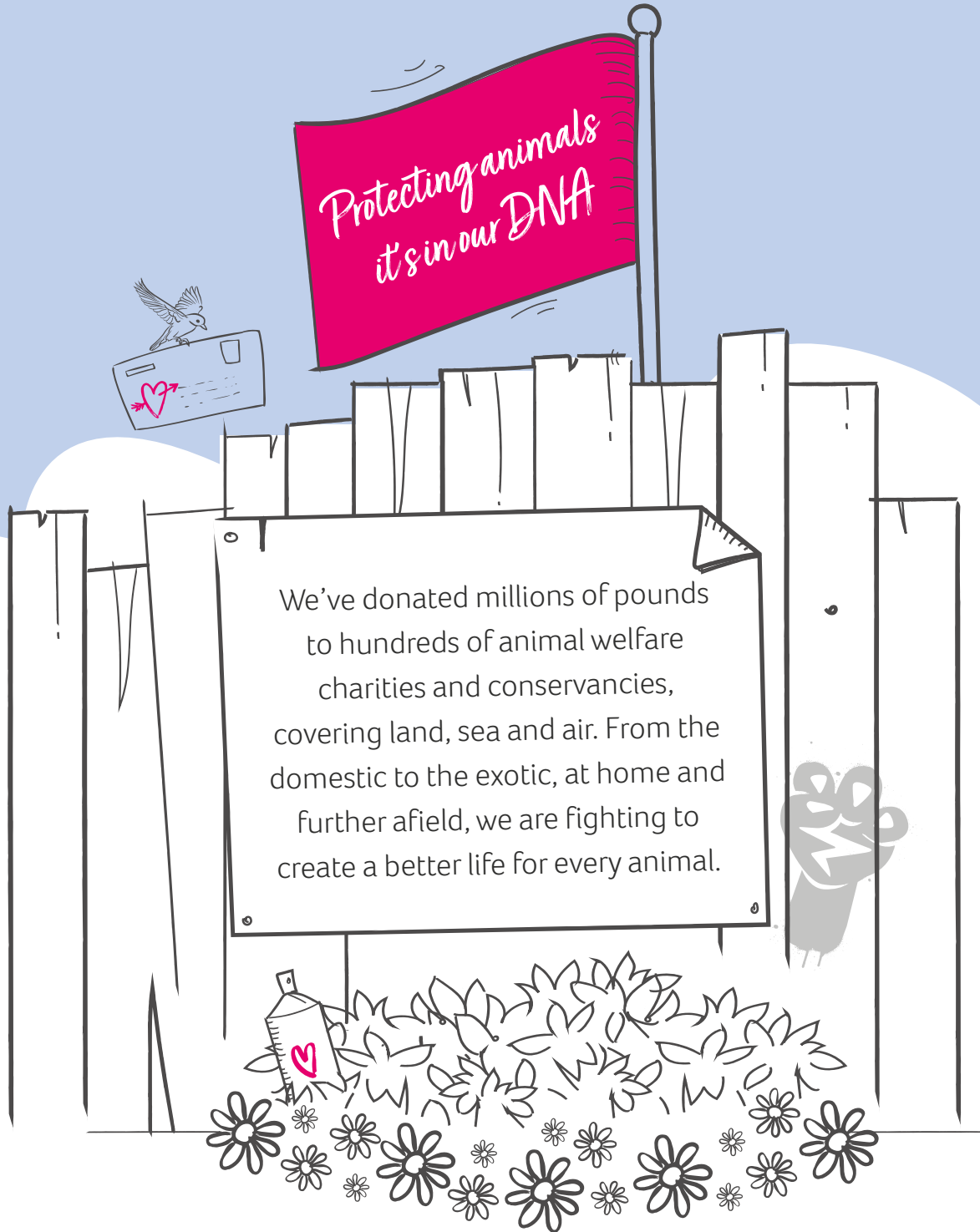
 info@animalfriends.co.uk

Appendix A

Activities covered:

This section lists all the activities we cover. The cover includes both schooling exercises and taking part in activities or competitions.

-  Horses at grass
-  Retired horses
-  Rearing and breaking
-  Hacking
-  Flat Schooling up to British Dressage Advanced Medium Level
-  Jump or cross-country training up to maximum fence height of 105cm
-  Unaffiliated Dressage or British Dressage up to Advanced Medium Level
-  Unaffiliated or British Showjumping up to a maximum fence height of 105cm
-  Hunter trials up to a maximum fence height of 105cm
-  Unaffiliated Eventing with a maximum fence height of 105cm in either cross country and/or showjumping phases
-  British Eventing up to BE100
-  Novice team chasing up to a maximum fence height of 105cm
-  Arena Eventing up to maximum fence height of 105cm
-  Jump Cross up to a maximum fence height of 105cm
-  Western Trail Riding
-  Gymkhana games
-  Organised endurance events up to 35 miles
-  Organised fun rides
-  Affiliated and unaffiliated Showing
-  Working Hunter/Show horse classes up to a maximum fence height of 105cm
-  Vaulting
-  Le TREC
-  Private driving
-  Working Equitation up to Intermediate Level



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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