

# Horse Insurance

## Insurance Product Information Document

**Company:** Animal Friends Insurance



Insurance brought to you by...



**Product:** Equine Health Plan £3,500

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The insurer of this policy is Pinnacle Insurance Limited, who is registered in the United Kingdom. Pinnacle Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 110866.

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 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 as long as the premiums continue to be paid. Our Time Limited horse insurance policy offers 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 £3,500 for each accident or illness for up to 12 months or until you reach your vet fee limit - whichever happens first. Once you reach your vet fee limit, or the 12-month time limit, we won't cover that condition anymore.  
The vet fee limit includes cover for:
  - Complementary treatment recommended by a vet, up to £1,500 per accident or illness.
  - Dental treatment provided by a vet or qualified dental technician, up to £1,500 per accident or illness.
  - The cost of putting your horse to sleep when recommended by your vet where BEVA guidelines were followed.
  - 50% of nursing and livery costs if your horse is hospitalised for an accident or illness.
- ✓ If your horse dies we will pay the horse's purchase price, or £6,000, 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.
- ✓ Cover up to £400 towards the removal of your horse's body.
- ✓ Cover for up to £2,000,000 per policy year if your horse injures someone or damages their property.



- ✗ 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 time 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 vet fees or death due to your horses' aggressive behaviour.
- ✗ If your horse passes away, you won't be able to claim towards their purchase price if you didn't pay anything to buy your horse.
- ✗ We won't pay any claim for euthanasia or death if it is not carried out by a vet and does not meet current British Equine Veterinary Association (BEVA) guidelines.
- ✗ We won't 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.



#### 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.



## 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.
- ! To claim for dental illness your horse must have had a dental exam within a year before the illness. Any recommended treatment must have been carried out within seven months of the dental exam.
- ! We'll only cover out of hours fees or emergency fees if your vet says your horse needs to be seen straight away.
- ! If your horse has a condition which affects a body part that your horse has on each side of their body, this will be considered as one condition.



## Where am I covered?

- ✓ We'll cover horses and people that live in the UK including the Channel Islands and Isle of Man.



## What are my obligations?

- You must ensure you answer all questions honestly, accurately and to the best of your knowledge when applying for your policy 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 making a claim you must provide a completed claim form and agree that the full medical history including test results may be released to us.
- 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.



## 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 1246, 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.

For more information about how you and we can cancel your policy and the effect of cancelling at different times, please see your 'Policy Booklet'.