

# HORSE

**Time Limited Insurance**  
Policy Booklet

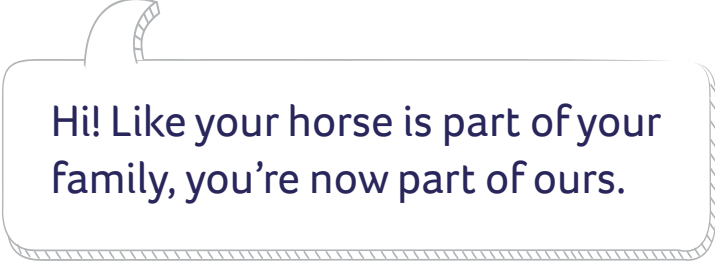


Insurance  
brought to  
you by...

**animal  
Friends**  
Horse Insurance



# Welcome



Hi! Like your horse is part of your family, you're now part of ours.

This cover is **brought to you by Animal Friends, in partnership with Equine Health Plan.**

This 'Policy Booklet' and a document called 'Your Schedule', together tell you what you and your horse are covered for, as well as what isn't covered. Please read through them carefully. They should answer any questions you have about your insurance. But, if you've got any questions, please get in touch using the details on **page 7**.

## Let's tell you a bit more about Animal Friends...

We believe that protecting your horse should be easy and not cost the earth. That's why we were founded – to help ensure that your horse lives a healthy and happy life, while giving back to animal welfare charities and conservancies around the world.

And remember, **we're here for you**. We've got you covered, and if you want to know more about what makes us tick, head over to our website or social media channels.

To learn more about our wider purpose, and how Animal Friends gives back, you can visit our charity pages.

Wishing you all the best,



**Richard Mills**

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# How to use this Policy Booklet

This 'Policy Booklet' and the document called 'Your Schedule' tell you everything you need to know about your policy. These documents make up the agreement between you and us, so make sure you keep them safe. If you need a copy in large print or braille, please let us know.

When reading this 'Policy 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 'Policy Booklet', we also mean the Isle of Man and the Channel Islands, in addition to, England, Scotland, Wales, Northern Ireland.

Our policy only provides cover for people and horses within the UK. It covers horses between 12 months and 40 years of age.

This policy is arranged and administered by Animal Friends Insurance Services Limited who is an insurance intermediary and 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). Animal Friends Insurance Services Limited is referred to as "Animal Friends" in this 'Policy Booklet' and 'Your Schedule'.

This policy is underwritten by Pinnacle Insurance Limited. Pinnacle Insurance Limited pays a commission to Animal Friends to sell insurance on its behalf. When we say 'we', 'our' or 'us' in this 'Policy Booklet', we mean Animal Friends on behalf of Pinnacle Insurance Limited. Pinnacle Insurance Limited is registered in England and Wales (registration number: 1007798). Registered Office: Pinnacle Insurance Limited, 4th Floor, Limelight, Elstree Way, Borehamwood, Hertfordshire, WD6 1JH.

Pinnacle Insurance Limited is an insurer and is authorised by the Prudential Regulation Authority. Pinnacle Insurance Limited is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm register number: 110866). Pinnacle Insurance 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 in 'Your Schedule'.

When we say 'immediate family', we mean your spouse, sibling, parent, stepparent, 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'.

You and we may choose the law that applies to this policy. By taking out this policy, you agree that this policy will be governed by the laws of England and Wales. 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 'Policy 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 'Policy Booklet'.

	You're covered up to			
Cover	Equine Health Plan £3,500	Equine Health Plan £5,500	Equine Health Plan £7,500	Equine Health Plan £10,500
Section A: Vet fees	£3,500 per condition <ul style="list-style-type: none"><li>Includes up to £1,500 per condition for dental treatment.</li><li>Includes up to £1,500 per condition for complementary treatment.</li></ul>	£5,500 per condition <ul style="list-style-type: none"><li>Includes up to £2,500 per condition for dental treatment.</li><li>Includes up to £2,500 per condition for complementary treatment.</li></ul>	£7,500 per condition <ul style="list-style-type: none"><li>Includes up to £3,500 per condition for dental treatment.</li><li>Includes up to £3,500 per condition for complementary treatment.</li></ul>	£10,500 per condition <ul style="list-style-type: none"><li>Includes up to £4,500 per condition for dental treatment.</li><li>Includes up to £4,500 per condition for complementary treatment.</li></ul>
	<i>You'll need to pay one vet fees excess for each condition your horse might have. You must pay the vet fees excess directly to your vet. The vet fees excess amount won't count towards your vet fee limit.</i>			
Section B: If your horse dies	£6,000	£8,000	£10,000	£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 £400 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	£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 1246**

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

 [vethealth.animalfriends.co.uk](https://vethealth.animalfriends.co.uk)

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

 [vethealth.animalfriends.co.uk/contact/](https://vethealth.animalfriends.co.uk/contact/)

## By post

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

# How this policy works

This 'Policy Booklet' and 'Your Schedule' details everything your horse is covered for under this policy, as well as explaining what's not covered.

## Your policy

This is a Time Limited policy. You can claim for each condition covered by the policy up to your vet fee limit, for a maximum of 12 months.

If your policy is due to renew during the 12-month period and you haven't reached your vet fee limit, you must renew to continue cover for that condition. Renewing your policy means that the 12-month period can continue but you will need to keep paying your premium. If you don't renew, your cover will end at the renewal date. If you do renew, we will continue to cover the condition until either the 12-month time limit has passed, or you've reached your vet fee limit – whichever happens first.

At the renewal after the condition started, we'll add an exclusion to your policy. This means we won't cover that condition again in the future. However, this exclusion won't affect any ongoing claim for that condition, if you haven't already reached your vet fee limit or 12-month time limit.

The 12-month period starts from the date that you, your vet, or a treating professional first noticed signs or symptoms of the condition. 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.

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

You'll need to pay an excess to help cover the cost of treatment each time you make a claim for a new condition. Check 'Your Schedule' to see how much you're covered for, and how much excess you'll need to pay. For more information on your excess see 'Your excess' on [page 9](#).

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.

## Exclusions on your policy

Some things aren't covered by your policy – these are known as exclusions.

It's important you read through your documents to check you understand what is and what's not covered and that you have the cover you need.

This 'Policy Booklet' details 'what's covered' and 'what's not covered' within each individual section. There is also a list of exclusions in the 'What this policy doesn't cover' section on [page 23](#). These apply to the whole of your policy.

You should check 'Your Schedule' to see if there are any other exclusions that apply specifically to you or your horse. If we include an additional exclusion to your policy, it will be for a condition, or related to a condition, that your horse has.

## 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.



We don't cover claims for illnesses where the signs or symptoms were first noticed 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 date that you, your vet or a treating professional first noticed signs or symptoms of the condition. If the condition was first noticed during the waiting period, you won't be covered if you wait until after the waiting period to get treatment.

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.

There are several things which will end this policy. You may decide to cancel your policy, and we can cancel it too in certain situations. For more information on when we can cancel your policy, see the 'Cancelling your policy' section on [page 27](#).

## Changing your level of cover

If you want to change your level of cover, you should get in touch with us. We'll explain what changes you can make, and when. Changing your level of cover will affect the price you pay. We'll need to agree any changes with you. We'll tell you how your new cover level works and what happens if you've already made a claim.

## 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. This is true, whether it 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 have the horse seen by the vet. For example, if your horse was lame before this policy started, and that lameness was later diagnosed as navicular disease, we'd consider this to be a pre-existing condition.

Remember, there is a waiting period at the start of this policy. For more information, see the "When this policy starts and ends" section on [page 8](#). 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 be considered pre-existing conditions. Any complications or conditions that later appear because of that illness or accident also won't be covered.

# How this policy works

## (continued)

### Conditions that affect both sides of the body

A condition or illness which affects a body part that your horse has on each side of their body, is called a bilateral condition. Having a bilateral condition means that treatment for both sides of the body will be treated as one condition and 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 £3,500 vet fee limit, there would be £3,000 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.

All decisions about when a bilateral condition started or needed treatment are based on your horse's full clinical history. If the history confirms your horse previously had a condition and they have the same condition on the other side of the body, we'll consider this a bilateral 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.

### 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 amount annually or in monthly instalments. You must make sure to keep up with all your payments. If you don't, we won't 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.

Your vet fees excess will apply to Section A. An excess will also apply to all property damage claims under Section C. You can check your excess amounts in 'Your Schedule'.

#### Vet fees excess

You'll need to pay one vet fees excess for each condition your horse might have. You must pay the vet fees excess directly to your vet. The vet fees excess amount won't count towards 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.

#### Claims for more than your vet fee limit

We'll only cover claims up to your chosen vet fee limit. You'll need to pay any amount that is more than your vet fee limit, as well as paying your excess where applicable.

## 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 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.

When we say 'treatment' we mean any assessments, procedures, medications, ongoing care or management that your vet or treating professional recommends. For example, consultations, examinations, advice, tests, medication, diagnostic procedures or surgery carried out by your vet or treating professional in relation to the condition. Treatment also means any ongoing care needed for that condition, for example, remedial shoeing and complementary treatments.

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 an anti-worming programme and use a product that's been recommended or prescribed by a vet or treating professional. You must keep your horse at a healthy weight and follow any advice provided by your vet or nutritionist.

### 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. You need to take 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 1246** to renew for another year.

Animal Friends will send your renewal invitation at least 21 days before your policy is due to end. You should read the information we send you 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.

# How this policy works

## (continued)

Several factors are used to work out the price each year, including the age of your horse, previous claims and the cost of vet fees. This means that your policy price is likely to increase at renewal even if you haven't made a claim. There is no limit to how much your premium may increase each year, and the increase could be significant.

### Giving us the facts

#### If you make a mistake

When you purchased your policy, we asked for all the information we need about you and your horse. For example, your address and your horse's breed, height and date of birth.

If you give us wrong information by mistake, we might need to apply exclusions, change your cover, the premium you pay or the terms of this policy. You might not be able to make a claim, or we might need to void your policy. For example, if we receive information that your horse is on loan to someone else. We'll give you back any premiums you've paid in this policy year, minus the amount we've paid for your claims.

We use your horse's breed, height and date of birth to work out your premium. If we receive information from you or your vet that confirms the details we have for your horse are incorrect, we'll need to update our records. If a change is made, for example, to your horse's breed, height or date of birth, your premium may go up or down. If you are unhappy with your updated premium, you can cancel your policy at any time. If you have made a claim, you may still need to pay the remaining premium for the rest of the policy year. For more information see the 'Cancelling your policy' section on [page 27](#).

If you need to correct your or your horse's information or make another change to this policy, see the 'Making changes to this policy' section on [page 25](#).

#### 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 we'll see what we can do to help. We won't 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 way to make a claim for Section A is through your vet, if they have access to Pawtal, our online claims system. If they do, they can make a claim directly, so you won't need to fill in any forms. Your vet can track your claim this way as well.

## Using a claim form

If your vet doesn't have Pawtal or if you want to claim for Section B or C, you'll need to use a claim form. Both you and your vet will need to fill out a claim form and send it back to us. We'll need this to process your claim.

For claims under Section A, we are able to pay your vet directly when you claim. However, if your vet asks you to pay for the treatment, you'll need to pay your vet and then submit your claim to us. If we accept your claim, we'll pay you directly.

Claim forms are available for policy benefits, including repeat medication and for pre-authorisations. You can download claim forms from [vethealth.animalfriends.co.uk/existing-customers/make-claim/](https://vethealth.animalfriends.co.uk/existing-customers/make-claim/) – or give us a call and we'll send you one in the post.

 **0344 557 1246**

## 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](mailto:claimform@animalfriends.co.uk). If you prefer, you can post the claim form to the address on [page 7](#).

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.

## Information we need from you

We'll need a copy of your horse's full veterinary history to review any claim. We'll only be able to review claims for treatment where the veterinary history is provided in English.

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, such as referral reports. We may contact any vet or professional, such as a physiotherapist, involved with treating your horse. We might also contact any individual that may be involved with this claim.

If the horse is on loan to you, we'll 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.

If your horse has ever been treated by any other vet, we'll ask you to contact them to ask for your horse's full veterinary history.

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.

# How to make a claim

(continued)

## 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 claim because your horse injured someone or damaged someone’s property, you must let Animal Friends know straight away. You can do this by phoning **0344 557 1246** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk). For more information on these claims, see ‘Section C: If your horse injures someone or damages their property’, on **Page 21**.

If there’s any other insurance policy that might cover an incident or claim, the other insurer must be told. You must let us know their details. We won’t cover claims if you don’t, and we don’t cover anything that’s insured under any other policy. This could include, for example, home insurance, or insurance that covers professionals that you’ve paid to provide services for your horse.

## Checking if treatment is covered before it goes ahead

You can check if treatment will be covered, before agreeing to it. This is known as a “pre-authorisation”. The quickest way to do this is to ask your vet to check through the Animal Friends online claims system – Pawtal. Pre-authorisations are valid for four weeks from the date they are approved. A further pre-authorisation request will need to be made if the treatment is not carried out within this time.

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 pre-authorisation forms to [claimform@animalfriends.co.uk](mailto:claimform@animalfriends.co.uk) - including ‘Pre-authorisation’ in the subject of your email. Or you can post the pre-authorisation form to the address on **page 7**. If you’re 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 of them being received. This process may take longer if we haven’t 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.



# 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 and invoices safe, as you'll need to show them to us when you make a claim.

This section covers vet fees in the UK.

Any claim in this section counts towards your overall vet fees limit.

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 each side of their body, is called a bilateral condition. Having a bilateral condition means that treatment for both sides of the body will be treated as one condition and 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 10**.

#### Dental illness and dental accident

We'll pay up to the amount shown in 'Your Schedule' for treatment of dental illness and dental accidents, that are recommended by a vet or qualified dental technician.

We'll only cover claims for dental illness if your horse had a dental exam within a year before the illness. You must have followed the vet or dental technician's advice, and any recommended treatment must have been carried out within seven months of the dental exam. You will need to pay for the cost of the dental examination carried out by your vet or dental technician.

If your horse is diagnosed with sinusitis as a result of a dental illness or accident, claims will be reviewed as follows. The treatment for sinusitis will be covered as part of the vet fee limit. The treatment for the teeth and gums will be covered by the dental limit within your chosen vet fee limit. These amounts are shown on 'Your Schedule'.

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.

#### Complementary treatment

We'll pay up to the amount shown in 'Your Schedule' for 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 of treatments and specialists we cover, see:

 [vethealth.animalfriends.co.uk/equine-therapy](https://vethealth.animalfriends.co.uk/equine-therapy)

#### Purchasing medication online

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 up to £10 towards the cost of your postage and packaging each time you order.

## Section A: (continued)

### 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, for example, during rehabilitation treatment, even if this is carried out at the vet practice.

### If your horse needs to be put to sleep by your vet

We'll cover the cost of your vet putting your horse to sleep, if they die as a result of something covered by this policy. We'll only do this if it's needed to prevent suffering. This must be confirmed in your vet's notes. 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/](http://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. We won't pay your claim if BEVA Guidelines weren't followed.

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.

### ✕ What's not covered?

Remember, there may be exclusions within 'Your Schedule'. There is also a list of exclusions in the 'What this policy doesn't cover' section on **page 23**. These apply to the whole of your policy.

### Claims at the beginning of your policy

We won't cover an accident or injury that happens within the first 2 days of the policy start date. We also won't cover any illness that starts within the first 14 days. We also don't cover any claims for colic where the condition was noticed during the first 14 days. This is known as a waiting period. For more information about waiting periods, see the 'When this policy starts and ends' section on **page 8**.

### 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. This is true, whether it 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 the following:

- U Rabies
- U Aujeszky's disease
- U contagious equine metritis
- U dourine
- U epizootic lymphangitis
- U equine infectious anaemia
- U equine viral encephalomyelitis
- U glanders (including farcy)
- U leishmaniasis

We won't cover vet fees for treatment resulting from pandemics, epidemics or a "notifiable disease". Notifiable diseases are diseases listed by the government. For a full list of notifiable diseases, go to the [www.gov.uk](http://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. You need to take 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 complications that arise from these treatments, unless it's for worming treatment that has been recommended or prescribed by a vet. We don't cover herbal worming products or any complications that result from using them.

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 won't cover claims for dental treatment if you didn't follow the advice given to you by your vet or dental technician.

We also won't cover claims if any recommended treatment hasn't been carried out within seven months of the dental exam. This is true unless the vet or dental technician advises that the treatment could not be completed within this time frame.

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 or gene therapy. We also don't cover any form of DNA testing, organ transplants, Osteochondral Autograft Transfer System (OATS), or any complications that result from these.

We won't cover claims for breeding, trying to breed your horse, or any complications that arise from these. We also won't cover the cost of artificial insemination and cloning.

We won't cover treatment or medication prescribed by your vet that is for use after the end of the 12 months cover limit for a condition.

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 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.

## Section A: (continued)

### 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 the cost of bedding.

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 on **page 31**.

We don't cover any admin or postage fees your vet may charge. This includes, for example, fees for giving us information about your horse's medical history or referring them to another vet. This also includes costs 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 buy medication online.

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

We won't cover the cost of a post-mortem, unless we ask for it.

We won't cover the cost of coffins, caskets, urns or keepsakes. We also won't cover any items designed to contain or scatter ashes.

## Section B: If your horse dies

We realise it can be a difficult time when your horse dies, so we'll try to handle your claim as fast as we can. To help us do this, please tell us as soon as possible.

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.

### ✓ 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 signs or symptoms of the illness first being noticed. 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 pay your claim if they aren't. For the full guidelines see [www.beva.org.uk](http://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.

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. The receipt must show how much was paid for the horse. 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 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 27**.

### Removing and disposing of your horse's body

We'll pay up to the amount shown in 'Your Schedule' to 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 a full list of the activities covered by this policy, see Appendix A on **page 31**. This amount 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?

Remember, there may be exclusions within 'Your Schedule'. There is also a list of exclusions in the 'What this policy doesn't cover' section on **page 23**. These apply to the whole of your policy.

**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. However, you can still claim for the cost of disposal under this section.

#### 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 that isn't related to a diagnosed condition.

#### Other things we don't cover

We won't cover claims if the death could have been prevented by any routine, preventative or elective treatment recommended by your vet, that you didn't carry out. For example, if your horse dies from a disease that could have been prevented by a vaccination recommended by your vet.

We won't pay a claim if you deliberately harm your horse or kill 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.

We won't cover claims if your horse needs to be put to sleep because of your own financial situation.

You should make sure the area you keep your horse in is safe and secure. You need to take 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.

We won't cover the cost of coffins, caskets, urns or keepsakes. We also won't cover any items designed to contain or scatter ashes.

We won't cover claims for death as a result of doing any activity not listed in the activity list in Appendix A on **page 31**.



## 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 should let us know straight away if an incident happens, or if someone makes a legal claim against you. 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 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 future 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.

### 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 1246** or emailing [publicliability@animalfriends.co.uk](mailto:publicliability@animalfriends.co.uk).

## Section C: (continued)

### ✕ What's not covered?

Remember, there may be exclusions within 'Your Schedule'. There is also a list of exclusions in the 'What this policy doesn't cover' section on **page 23**. These apply to the whole of your policy.

#### 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 for property damage if you, a member of your immediate family, anyone living with you, or anyone working for you caused the damage. For example, if a member of your immediate family left a gate open and the horse escaped and damaged a vehicle.

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.

#### 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 pay any claims for injury or damage caused by your horse if you didn't take reasonable precautions to prevent the injury or damage. For example, if you recognise your horse's behaviour is likely to cause an accident or injure a person and you didn't try to prevent the incident.

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. We also won't cover claims if someone else is riding your horse, for example, for professional lessons or at a riding school.

# What this policy doesn't cover

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 also won't cover civil claims heard by a Magistrates Court.

We won't cover claims if you refuse to help us or don't provide information we have asked for about the claim.

We also won't cover claims if you admit responsibility for any incident or negotiate or agree to pay for anything.

If there's any other insurance policy that might cover an incident or claim, the other insurer must be told, and you must let us know their details. We won't cover claims if you don't, and we don't cover anything that's insured under any other policy.

We won't cover incidents of your horse straying or escaping if they've been involved in a similar incident before.

We won't cover any claims if the horse becomes blind in both eyes, or is diagnosed with narcolepsy or epilepsy.

There are some things we won't cover under any part of this policy. We've listed these below. There are additional exclusions that apply to each section of cover. Please ensure that you read the information under 'What's not covered' in each section.

## Claims at the beginning of your policy

There is a waiting period before you can start making some kinds of claims. For more information, see the 'When this policy starts and ends' section on **page 8**.

## 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. This is true, whether it needed treatment previously or not. For more information about pre-existing conditions, see the 'Pre-existing conditions' section on **page 9**.

## Laws and regulations

We won't cover pandemics, epidemics or notifiable diseases. These are diseases listed by the government. For a full list of notifiable diseases, go to the [www.gov.uk](http://www.gov.uk) site and search for "notifiable diseases". If your horse has one of these diseases, you need to tell the authorities straight away.

We won't cover the cost of vet fees or euthanasia because of an order given by any authority. That authority must have the legal right to make the order.

# What this policy doesn't cover

## (continued)

We also won't cover any cost for compulsory or mass vaccination for a specific illness and any complications because of the vaccination.

We won't cover costs if your horse is confiscated, quarantined or put to sleep by order of the authorities. For example, as a result of a criminal court case or an Act of Parliament.

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

### 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 liveries.

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 horses which are blind in both eyes. We also don't cover any horses that suffer from epilepsy or narcolepsy. If your horse develops one of these conditions after your policy starts, you won't be covered under Section C.

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

### Activities that aren't covered

We'll only provide cover for the activities listed in the 'Activities covered' section in Appendix A on **page 23**.

We'll only cover these activities if they take place in the UK.

### 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 anything that's stated as an exclusion in 'Your Schedule'.

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 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.

# Making changes to this policy

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 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.

If there's any other insurance policy that might cover an incident or claim, the other insurer must be told, and you must let us know their details. We won't cover claims if you don't, and we don't cover anything that's insured under any other policy.

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. When we say 'UK' in this 'Policy Booklet', we also mean the Isle of Man and the Channel Islands, in addition to, England, Scotland, Wales, Northern Ireland.

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

If any of the following things change, let us know straight away by calling **0344 557 1246**.

## Changes that will affect your policy terms or how we contact you

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 of the horse 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 Your contact details
- U You move to a new home

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

You must tell us if any of the following occur. Any of these changes may affect the way the terms of your policy apply:

- 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.

## Making changes to this policy: (continued)

- U Your horse becomes blind in both eyes.
- U Your horse develops narcolepsy or epilepsy.
- 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.

### Changes that can affect the price of your policy

Some changes to your circumstances can affect the price of your policy. These are set out in the 'Giving us the facts' section on **page 12**. You'll need to inform us of these changes, and we'll confirm any changes to the price of your policy. If you are unhappy with the change in the price you pay, you'll have a right to cancel your policy. Please read the rest of this section for more information.

#### If you decide to cancel because the change you've made affects the price of your policy

If your circumstances change and this affects the price you pay, you can cancel your policy. If we have paid a claim in this policy year, you may still need to pay your remaining premiums. Please refer to the 'Cancelling your policy' section for more details.

#### 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 21 days before your renewal date, so you can decide if your policy still meets your needs.

### Change of Insurers

It may be that the insurance company underwriting your cover could change at renewal. If this happens you will be told of this change in good time before your current policy renews. You'll also be told about any changes in your policy cover. If you pay by Direct Debit then your policy may be automatically renewed with the new insurer. If you don't want your policy to be renewed, then please let us know before the renewal date.

### If you need to make other changes to this policy

#### Changing your level of cover

If you want to change your level of cover, you should get in touch with us. We'll explain what changes you can make, and when. Changing your level of cover will affect the price you pay. We'll need to agree any changes with you. We'll tell you how your new cover level works and what happens if you've already made a claim.

#### Making a change to the way that 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.

#### Allowing us to speak to another person about your policy

Sometimes it can be helpful to add the name of another person to your policy. They must be over the age of 18. For example, your vet or your partner. This will allow us to speak to the other person if you're not available. If you want to add another person to your policy, please get in touch with us.



# Cancelling your policy

## Adding a Power of Attorney to your policy

Please get in touch if you need to add an authorised person to your policy. We'll ask for a copy of your Power of Attorney documents.

## Which horse does my policy cover?

You'll need a separate policy for each horse that you want to insure. We don't allow customers to transfer their insurance policy from one horse to another. If you want to cover a new horse, you'll need to take out a new policy.

This policy is a 12-month contract of insurance that can be paid for annually or monthly.

This section explains how you and we can cancel your policy and the effect of cancelling it at different times.

## When you can cancel your policy

You can cancel your policy at any time by calling, or writing to us using the details provided on **page 7**.

## Cancelling within 14 days

### If you pay annually for your policy

If you cancel within 14 days of the policy start date and we haven't paid a claim, we'll give you a full refund.

If we've paid a claim and you cancel within 14 days of the policy start date, no refund will be given. This is true unless you're cancelling because your horse has passed away. In this case, we'll refund the remaining year's premium.

### If you pay monthly for your policy

If you cancel within 14 days of the policy start date and we haven't paid a claim, we'll give you a full refund.

If we've paid a claim and you cancel within 14 days of the policy start date, you must pay the remaining premiums for the rest of the policy year. This is true unless you're cancelling because your horse has passed away. In this case, we'll cancel your Direct Debit and no further payments will be taken.

## Cancelling after 14 days

### If you pay annually for your policy

If you cancel after 14 days and we haven't paid a claim, we'll refund you for any full months' premium remaining in this policy year.

## Cancelling your policy: (continued)

If you cancel after 14 days and we've paid a claim for something that happened in this policy year, no refund will be given. This is true unless you're cancelling because your horse has passed away. In this case we will refund any full months' premium remaining in this policy year.

### If you pay monthly for your policy

If you cancel after 14 days and we haven't paid a claim, we'll cancel your Direct Debit and no further payments will be taken.

If you cancel after 14 days and we've paid a claim for something that happened in this policy year, you must pay the remaining premium for this policy year. This is true unless you're cancelling because your horse has passed away. In this case we'll cancel your Direct Debit and no further payments will be taken.

### 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.

### If you decide to cancel because a change you've made affects the price of your policy

You may need to make a change to your policy that affects the price. For example, if you need to update your horse's height. If the change affects your price, you can cancel your policy. For information on changes you can make, see the 'Making changes to this policy' section on **page 25**.

If you decide to cancel and we've paid a claim for something that happened in this policy year, you'll need to pay the remaining premium for this policy year.

### If you claimed for something that happened before you made the change to your policy

#### If you pay annually for your policy

If the change affects the amount of your premium and you decide to cancel, you won't receive a refund but there will be nothing additional to pay.

#### If you pay monthly for your policy

You'll need to pay the remaining year's premium. This will be the lower premium from either before or after you made the change.

### If you claimed for something that happened after you made the change to your policy

#### If you pay annually for your policy

If the change lowers your premium, we will refund you the difference between your old and new premium for the remainder of the policy year.

If the change increases your premium, you will need to pay the difference between your old and new premium for the remainder of the policy year.

#### If you pay monthly for your policy

You'll need to pay the remaining year's premium. This will be your new premium from after you made the change.

### If your horse dies

You can cancel your policy if your horse passes away or is put to sleep by your vet. If you let us know, we'll cancel your policy from the date your horse passed away or was put to sleep.

## When we'll cancel your policy

If we need to cancel your policy for any of the following reasons, we'll get in touch with you first by email or post.

### If you don't keep up with your payments

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

If we don't hear from you, we'll cancel the policy one month after 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 don't give us accurate information

It's really important you give us accurate information at all times.

If you give us wrong information by mistake, we might need to void your policy. We'll give you back any premiums you've paid in this policy year; minus the amount we've paid for your claims.

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.

### If you use your horse for breeding

This policy doesn't cover horses used for breeding. We'll cancel your policy if we receive information that shows your horse is being used for breeding. We'll cancel your policy from the date we receive the information.

### If your horse isn't gelded

This policy doesn't cover stallions. We'll cancel your policy if we receive information that confirms your horse is a stallion, because it hasn't been gelded. We'll cancel your policy from the date we receive the information.

### Horses used in trade or business

This policy doesn't cover horses used in trade or business. If we receive information that confirms your horse is being used in any trade or business, we'll cancel your policy. We'll cancel your policy from the date we receive the information.

### If your horse dies

We'll cancel your policy if we pay any claims under Section B. We'll cancel your policy from the date your horse passed away or was put to sleep.

### If you move abroad

Our policies only cover people that live at a permanent address in the UK. If you move out of the UK, you must let us know and we'll cancel your policy.

If you haven't made a claim in this policy year and you pay your premiums monthly, we'll cancel your Direct Debit. If you paid for your policy annually, we'll refund the remaining months of cover. 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 paid for your policy annually, no refund will be given.

### If we stop selling the product

As part of our ongoing commitment to provide customers with horse 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 invitation. We'll send you this at least 21 days before your policy is due to end. We'll also provide you with information about other cover options available.

# 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 1246**

## 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

You can contact the Financial Ombudsman Service (FOS) if you're not happy with how we handled your complaint. You can do this after receiving our 'Final Response Letter' or after 8 weeks from the date we received your complaint.

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 and contacting the FOS does not affect your right to do this.

You and we may choose the law that applies to this policy. By taking out this policy, you agree that this policy will be governed by the laws of England and Wales. 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 you compensation.

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

Alternatively, they can be contacted in writing at: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

# How we use your personal information

When you apply for one of our policies, Animal Friends and Pinnacle Insurance Limited 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, with fraud prevention specialists or if we're handling a complaint or legal liability claim.

You can see the full Animal Friends privacy policy at:

 [vethealth.animalfriends.co.uk/privacy-policy](https://vethealth.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](mailto:info@animalfriends.co.uk)

# Appendix A

## Activities covered:

This section lists all the activities we cover if they take place in the UK. 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 110cm
-  Unaffiliated Dressage or British Dressage up to Advanced Medium Level
-  Unaffiliated or British Showjumping up to a maximum fence height of 120cm
-  Hunter trials up to a maximum fence height of 110cm
-  Unaffiliated Eventing with a maximum fence height of 120cm in either cross country and/or showjumping phases
-  British Eventing up to Novice (N)
-  Novice team chasing up to a maximum fence height of 105cm
-  Arena Eventing up to maximum fence height of 120cm
-  Jump Cross up to a maximum fence height of 110cm
-  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 120cm
-  Vaulting
-  Le TREC
-  Leisure driving activities
-  Working Equitation up to Intermediate Level



# EQUINE

## HEALTH PLAN



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 get in touch.

Animal Friends® Insurance is a trading name of Animal Friends Insurance Services Limited (Registered in England #3630812), authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 307858. Registered Office: Animal Friends House, 1 The Crescent, Sun Rise Way, Amesbury, Wiltshire SP4 7QA.

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brought to  
you by...**

**animal  
Friends**  
Horse Insurance