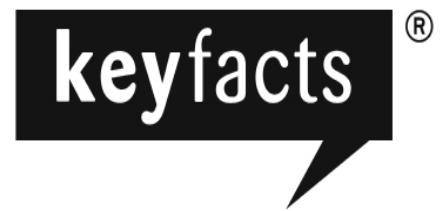




Equine Insurance Policy Summary

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Policy Summary – Equine Insurance

This policy summary brings some important points to **Your** attention. It does not contain the full terms and conditions of this **Insurance**. Full terms and conditions and an explanation of any defined terms used in this **Policy** summary, can be found in the **Policy** document. This is a summary of all cover provided.

Your responsibility to review

Please review **Your** cover before the end of the cancellation period and on an ongoing basis to ensure that it is, and remains, adequate and suitable for **Your** needs.

Who provides this policy?

This **Insurance** is underwritten by Building Block Insurance PCC Limited, the head office of which is located in Malta. The **Policy** is administered by the **Administrator** who acts as an agent of the **Insurer** for the distribution of the **Policy**, collection and refunds of premiums. Claims under the **Policy** are handled by the **Claims Handler**.

What is Equine Insurance?

This **Policy** provides **You** with a payment, or at **Our** discretion, reinstatement or repair, in respect of loss, destruction, **Damage**, **Accident** or **Condition** occurring in connection with **Your Horse** or other **Insured Property**.

Am I eligible for cover?

You are eligible for cover if:

- a. **You** are a permanent UK resident; and
- b. **You** are over 18 years of age; and

Cover Summary

Below is a summary of the areas covered within the **Policy**. Full details of What is covered ? and What is not covered? can be found in the **Policy** document.

1. Death of the Horse

In the event that the **Horse** dies or is humanely destroyed as a result of an **Accident** or **Condition** sustained and reported to **Us** during the **Period of Insurance**.

If the **Horse** is humanely destroyed **We** will only provide cover if this is necessary to relieve incurable and excessive pain and where no other treatment is available to the **Horse** at that time and the humane destruction is carried out by a **Veterinary Surgeon** and complies with the **BEVA** guidelines provided for veterinary surgeons.

2. Theft or Straying

In the event of **Theft** or straying of the **Horse** during the **Period of Insurance** and it is not recovered within 90 days of being reported to the Police.

3. Vet's Fees

In the event that the **Horse** requires the attention of a **Veterinary Surgeon** including treatment or surgery following any **Accident** or **Condition**, sustained or contracted within the **Period of Insurance**.

4. Hospitalisation Fees

In the event that the **Horse** needs to remain in a veterinary hospital or clinic and provided that a claim is payable under Section B(i) Vet's Fees, cover is extended to pay for livery costs, feed and bedding whilst the **Horse** is staying at the hospital or clinic.

5. Third Party Liability

We will indemnify **You** in respect of **Your** legal liabilities to pay for any compensation, costs and expenses in respect of **Bodily Injury** or **Damage** to property of a **Third Party** caused in connection with an incident involving the **Horse** or **Horse Drawn Vehicle** shown on the **Schedule**.

6. Personal Accident and Dental

In the event that **You** or any member of **Your Family** riding or handling the **Horse** with **Your** permission receives an accidental injury which causes death or permanent disability within 12 months of the incident.

Cover under this section is also extended and applies if **You** or any member of **Your Family** are riding other **Horses** not owned by **You**.

7. Saddlery and Tack

In the event that **Saddlery and Tack** belonging to **You** is lost, stolen or **Damaged** during the **Period of Insurance**.

8. Horse Drawn Vehicles

In the event that a **Horse Drawn Vehicle** specified on the **Schedule** which is used for social, domestic or pleasure purposes suffers **Damage** or is stolen.

9. Irrecoverable Entry Fees

In the event that the **Horse** or the **Horse's** rider is unable to compete in any equestrian event for which an entry fee has been paid.

10. Permanent Loss of Use

If during the **Period of Insurance** the **Horse** suffers an **Accident** or sustains a **Condition** that permanently prevents it from performing one or more of the activities under the **Class of Use** shown on the **Schedule**.

The duration of the Policy

The duration of this **Policy** is 1 year unless;

- a. **You** don't pay for **Your Policy**; or
- b. **You** or **We** cancel the **Policy**; or
- c. Claim payments have been made up to the maximum value of the **Policy Limit**.

Keeping to the terms of the Policy

We will only provide **You** with the cover described in the **Policy** and shown on **Your Certificate of Insurance** if:

- **You** pay the **Premium** on the agreed date; and
- when making a claim, **You** meet all the conditions as far as they apply; and
- **You** have taken reasonable care to ensure that declarations made, information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true.

When the Policy and cover ends

This **Policy** will end automatically at the earliest of the following events:

- a. The **Period of Cover** of **Your Policy** has completed.
- b. **You** stop paying or don't pay for **Your Policy**.
- c. **You** or **We** cancel the **Policy**.
- d. Claim payments have been made up to the maximum value of the **Policy Limit**.

Cancelling your policy

You can cancel **Your Policy** within 14 days from:

- the day of the conclusion of the contract; or
- the day on which **You** receive the contractual terms and conditions, if that is later than the date referred to above. Provided no claim has been made, **You** will receive a full refund of the **Premium** paid.

After 14 days, provided that no claim has been made, **You** may cancel this **Policy** and receive a pro rata refund of the **Premium** paid for each unexpired months cover, calculated from the date the cancellation request is received by **Us** and subject to a £20.00 administration fee.

We may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- If **We** suspect fraudulent activity.
- If **You** are not complying with the terms and conditions of the **Policy**.
- If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **You** at **Your** last known address, and:

- any **Premium** **You**'ve paid for the period after the cancellation will be refunded to **You**; and
- **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, simply return **Your Certificate of Insurance** marked 'Cancelled' to:

UK Insurance Solutions
233 Kings Cross Road
Halifax
HX1 3JL

Alternatively, you can contact UK Insurance Solutions on 01422 347 220.

How do I make a claim?

If **You** need to make a claim, **You** should contact **Us** as soon as possible.

Please follow these simple steps:

1. Contact Equine First

By telephone: **0151 346 2979** or by email: info@theaedgroup.com as soon as possible (and in any event within 14 days) of an **Incident** in order to notify **Us** and provide **Us** with details of the **Incident** likely to give rise to a claim under this **Policy**.

2. Gather information

3. To process **Your** claim quickly, **We** will need information about the circumstances that led to **Your** claim. The information required will be confirmed when **You** contact **Us**. **Submit your claim**

Please provide any requested documents and information to support **Your** claim as directed by Equine First.

Financial Services Compensation Scheme

If **The Insurer** is unable to meet their liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing: enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Making a complaint

If **Your** complaint is about the sale or administration of this **Policy**, please contact:

Customer Services Manager

UK Insurance Solutions
233 Kings Cross Road
Halifax
HX1 3JL

Telephone : +44 (0) 1422 347 220

If **You** complaint is about a claim please contact:

Equine First
Faversham House
Wirral International Business Park
Old Hall Road
Bromborough
CH62 3NX
T: 0151 346 2979
F: 0151 334 2018
E: info@theadgroup.com

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy** sale process or any other aspect of service **You** have received, **You** can ask the Financial Ombudsman to review **Your** case:

Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 0234567 or 0300 1239123

Web: www.financial-ombudsman.org.uk

Using this complaints procedure - or referral to the Financial Ombudsman Service - does not affect **Your** legal rights.

If **You** complaint is about the **Policy** please contact:

Complaints Manager
Building Block Insurance PCC Limited
1 Princess Elizabeth Street
Ta' Xbiex
Malta
XBX 1102

Email: complaints@buildingblockpcc.com

Telephone: 0800 912 1464

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy** **You** can ask the Consumer Complaints Manager to review **Your** case.

Their contact details are:

Consumer Complaints Manager
Malta Financial Services Authority,
Notabilie Road,
Attard,
BKR3000,
Malta

Email: consumerinfo@mfsa.com.mt

Telephone: +356 21441155 (overseas call charges apply)

Web: www.mymoneybox.mfsa.com.mt

Building Block Insurance PCC Ltd

1 Princess Elizabeth Street, Ta' Xbiex, Malta, XBX1102

Calling from the UK **0844 391 3371** Calling from outside the UK **(+44) 1476 581 276**

www.buildingblockpcc.com

This Equine Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by its authorised representative UK Insurance Solutions Ltd.

Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by **You** however in connection with any losses relating to this **Policy** against the cellular assets of any protected cell of BBI.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.