



Equine Insurance

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

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.

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Introduction

This **Policy** document and the **Schedule** should be read together as one document.

It is important **You** read them carefully to make sure they meet **Your** needs. Please also check **Your Schedule** carefully to make sure the information **You** have given **Us** is correct.

You must tell **Us** if this information is wrong, or if it changes. **You** have responsibility to take reasonable care not to make a misrepresentation, should **You** be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects **Our** decision to pay a claim.

If any of the information **We** have recorded is incorrect, or if **You** have any questions about this **Insurance Policy**, please contact Equine Insurance Solutions - who administer this **Policy** on **Our** behalf - on 01422 347 220. Provided your **Premium** is paid, and **You** adhere to the conditions of **Your Policy**, **We** will pay the agreed benefit in the event of a successful claim.

Thank you for choosing Building Block Insurance PCC Limited. Please keep these documents together in a safe place.

Paul M Brierley

A handwritten signature in black ink, appearing to read 'Paul M Brierley', with a horizontal line underneath.

Chief Executive

This **Policy** contains various Sections of insurance cover and the Sections **You** have selected and for which cover is provided are shown in **Your Schedule**.

General Policy Definitions

Please see below some definitions of words and terms which are used in **Your Policy** wording.

If **We** explain what a word means, that word has the same meaning wherever it appears in **Your Policy** or **Schedule**.

These words are highlighted in bold throughout **Your Policy**.

Accident Administrator Accidental, external and visible injury occurring at a single identifiable time and place; and involving a skin wound or fracture, kicks, cuts or puncture wounds.

UK Insurance Solutions Limited trading as Equine Insurance Solutions - authorised and regulated by the Financial Conduct Authority - having firm reference no. 300479 and acting as the **Administrator** of **Your Policy**.

Alternative Treatment Treatment carried out on the recommendation of a **Veterinary Surgeon** by persons other than a qualified **Veterinary Surgeon**.

Asbestos Asbestos, asbestos fibres and any derivative of asbestos.

Average At the time of **Accident** or **Damage**, if the **Sum Insured** is less than 80% of the **Market Value** of the **Insured Property**, the amount **We** will pay will be reduced by the percentage of difference between the **Sum Insured** and the **Market Value**.

For example:

You declare a **Sum Insured** of £1,500 for **Your Insured Property**.

You make a claim for £1,500 but **We** determine that the **Market Value** of **Your Insured Property** was £2,000.

The difference between the **Sum**

Insured and **Market Value** is £500 or a percentage difference of 25%.

This means that **Your** claim for £1,500 will be reduced by 25% to £1,125.

BEVA

British Equestrian Veterinary Association.

Bodily Injury

Injury, disease or death caused by the **Horse**.

Business

Duties and services **You** carry out or provide, which for the purpose of this **Policy** are limited wholly to;

- a) equestrian riding instruction;
- b) organising and participating in equestrian riding clinics and seminars for groups of students, teaching, demonstrations, discussions and lectures both indoors and outdoors including but not limited to course designing and building, stable management and conducting training programmes for students.
- c) clipping, trimming and grooming of horses.
- d) acting as a judge or official at an equestrian event.
- e) giving advice to persons of lesser equestrian experience on the suitability of a horse for its intended purpose.
- f) the provision of First Aid in connection with equestrian related accidents.

Claims Handler

Equine First Limited, with registered office at Faversham House, Wirral Business Park, Old Hall Road, Wirral CH62 3NX and having company registration number 07662343.

Condition

The presence or manifestation of an illness or disease, including lameness, which causes the **Horse** to be unhealthy, excluding any **Accident** as defined by the **Policy**.

Class of Use

Class A

Breeding, Combined Training, Dressage – up to and including Elementary level, Driving – Private, Gymkhanas, Hacking, Heavy Horses, Horses at Grass, Jump Cross, Le Trec, Long Distance up to 25 miles, Hunter Trials, BE Intro Eventing, BE Pre Novice Eventing, Retired Horses, Riding and Pony Club, Schooling, Showing, Show jumping, UK Chasers, Western Pleasure, Young Stock.

Class B

Class A activities plus:
Dressage – Medium level and above, Driving – Competition, BE Novice and Intermediate Eventing, Hunting, Long Distance over 25 miles.

Class C

Class A & B activities plus:
Eventing – BE Advanced Level, Horseball, Polo, Polo crosse, Team Chasing.

Note

Loss of Use not available for Class C.

Damage

Accidental or unintended and unexpected physical loss or destruction.

DEFRA

Department for Environment, Food and Rural Affairs or successor UK government department with responsibility for the approval of equine passports.

Diagnostics

A further investigation or procedure, conducted after a clinical examination solely for the purpose of diagnosis, to include, but not limited to:

- Blood, urine, and faecal tests and other laboratory tests, such as histopathology, bacteriology
- Procedures for monitoring and collection of samples for laboratory testing, including biopsies
- Regional and intra-articular (joint) anaesthesia
- Ultrasonography
- Radiography, including use of contrast studies and materials
- Advanced imaging techniques, including CT, MRI and gamma scintigraphy
- Use of endoscopy/tracheoscopy, equipment including videoscopes, and associated costs, including treadmill hire
- Cardiovascular monitoring, including ECG
- Thermal imaging
- Ophthalmic diagnostic techniques
- Advanced gait analysis techniques, including kinetics and kinematics
- Surgical procedures conducted solely for diagnosis, including exploratory laparotomy
- Other less common diagnostics, such as advanced gait analysis techniques and electromyography

Diagnostics does not include:-

- Any procedure that is considered by **Us** to be for treatment purposes and not conducted solely for the purposes of diagnosis, for example surgical arthroscopy and excisional biopsies
- Post Mortem Examination
- Procedures and costs associated with anaesthetic monitoring and assessment of anaesthetic risk.

Endorsement

Any variation to the standard conditions contained within **Your Schedule**.

Excess

The amount(s) shown on the **Schedule**, which **You** must bear as the first part of each and every claim.

Fair and Reasonable Treatment	Diagnostics , treatment and medication appropriate to and consistent with the injury or illness sustained.	Policy	any subsequent period for which We accept payment for renewal of this Policy .
Family	Any of Your relatives, spouse, partner, children including those fostered or adopted all of whom normally live in Your home.	Pre-Existing Condition	This document and the Schedule, Statement of Facts (Proposal Form) including any Endorsement .
Horse	The Horse or pony as described on the Schedule .	Premium	An Accident and/or Condition that results from an occurrence or incident which happened prior to the start of the Policy .
Horse Drawn Vehicle	The Horse trailer or Horse drawn vehicle as shown on the Schedule .	Saddlery and Tack	The amount shown as such on the Schedule .
Incapacity, Incapacitated	The total inability of the Horse to take part in one or more activities described in the Class Of Use , as shown on the Schedule .	Schedule	Saddles, Stirrup Leathers, Stirrup Irons, Girths, Bridles, Bits, Harnesses or Boots worn by the Horse in the course of its Class Of Use as shown on the Schedule .
Initial Policy Period	The period in the first year of the Policy prior to any renewal taking place.	The Schedule forming part of the Policy and contains details of You , the Sum Insured , the Period of Insurance , the Premium and the sections of this Policy which apply.	
Insured Property	The Horse, Horse Drawn Vehicle, Saddlery and Tack as shown on the Schedule .	Statement of Facts	The information You provided to Us in the Proposal Form and which has been used by Us to assess Your application for cover and accept Your Policy .
	Building Block Insurance PCC Limited ('BBI') with registered office at 1 Princess Elizabeth Street, Ta' Xbiex XBX 1102, Malta. BBI is licensed and regulated by the Malta Financial Services Authority and is an authorised EEA insurer. You can check Our details by referring to the Financial Conduct Authority's Financial Services Register. Our reference number is 616033.	Sum Insured	The amount(s) for which You have chosen to cover the Insured Property as shown on the Schedule .
		Territorial Limits	The United Kingdom.
		Terrorism	An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:
Market Value	The value as agreed by Us to be fair and reasonable of the Insured Property immediately prior to the Accident, Condition or Damage which results in a claim.		<ol style="list-style-type: none"> 1. is committed for political, religious, ideological or similar purposes; and 2. is intended to influence
Period of Insurance	The time from the effective date until the expiry date shown on the Schedule and		

	any government or to put the public, or any section of the public, in fear; and	You/Your	acting as Claims Handler.
	<ul style="list-style-type: none"> a) involves violence against one or more Persons; or b) involves Damage to property; or c) endangers life other than that of the person committing the action; or d) creates a risk to health or safety of the public or a section of the public; or e) is designed to interfere with or to disrupt an electronic system. 		The policyholder as shown on the Schedule .
Theft	The taking of the Horse, Horse Drawn Vehicle or Saddlery and Tack by a Third Party which is unauthorised or dishonest, with the intent that the Horse, Horse Drawn Vehicle or Saddlery and Tack will not be returned to You .		
Third Party	Person/s not related to You or associated with You .		
Veterinary Surgeon	A Veterinary Surgeon registered with the Royal College of Veterinary Surgeons (RCVS) or Veterinary Northern Ireland (VetNI).		
War	War, invasion, act of foreign enemies, hostilities (whether war be declared or not), government action, civil war, civil commotion assuming the proportions of or amounting to popular rising, rebellion, revolution, insurrection, martial law, military or usurped power.		
We/Us/Our	Building Block Insurance PCC Limited acting as Insurer, UK Insurance Solutions Ltd acting as Administrator, or Equine First		

Operative Clause

Your Policy is a contract between **Us** and **You** and is based on the complete, true and correct information **You** have provided to **Us**.

In return for **You** having paid or agreed to pay the **Premium**, **We** will indemnify **You** by payment or, at **Our** option, by reinstatement or repair in respect of loss, destruction, **Damage, Accident** or **Condition** occurring in connection with the **Horse** or other **Insured Property** during the **Period of Insurance**, subject to the terms, conditions and exclusions contained in or added by **Endorsement** to the **Policy**.

The **Schedule** attached to this document, the **Statement of Facts** and any **Endorsements** are all part of the **Policy** which is to be read as one contract document and any word or expression used with a specific meaning in any of them shall have the same meaning wherever it appears.

The **Policy** is and remains valid and **We** will pay a claim only if **You** have paid the **Premium** shown on the **Schedule**.

General Policy Conditions

The following conditions apply to the whole of this **Policy**. Any other conditions are shown in the section to which they apply.

Arbitration Any dispute arising out of or relating to this insurance, including its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.

Acting as Uninsured

You must take reasonable steps to prevent accident or injury and to protect the **Insured Property** against any **Accident, Condition** or **Damage**.

You must keep the **Insured Property** under this **Policy** in good condition and/or repair, make good or remedy any defect or danger and comply with all statutory and other obligations and regulations imposed by any authority.

CCancellation

You must at all times provide proper care and attention for the **Horse** which must be regularly wormed, fully vaccinated, feet should be regularly trimmed and balanced by a registered farrier and an annual dental inspection and treatment carried out as required.

You can cancel this Policy within 14 days from: (1) the day of the conclusion of the contract; or (2) the day on which you receive the contractual terms and conditions, if 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 **You** may cancel the **Policy** at any time by giving **Us** written notice and, provided no claim has been made during the **Period of Insurance**, **You** will be entitled to a proportionate return of **Premium** paid in respect of the unexpired **Period of Insurance**, subject to a £20.00 administration fee.

We can also cancel the **Policy** by giving **You** 30 days' written notice at any time, with a cancellation letter being sent to **You** by recorded delivery to **Your** last known address.

You will be entitled to a proportionate return of the **Premium** paid in respect of the unexpired **Period of Insurance**, with the amount of **Premium** to be refunded being reduced by any unpaid **Premium**.

DDisclosures

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- 1) supply accurate and complete answers to all

questions **We** may ask as part of **Your** application for cover under the **Policy**

- 2) o make sure that all information supplied as part of **Your** application for cover is true and correct
- 3) ell **Us** of any changes to the answers or information **You** have given as soon as possible

At the start of the **Policy You** must advise **Us** if **You** are not the sole owner of the **Horse** and provide the name and address of any interested party.

All cover will cease when **You** are no longer the owner or loaner of the **Horse**.

We will only provide cover under this **Policy** if all its conditions are met and all the information **You** have given **Us** is true to the best of **Your** knowledge.

We shall be entitled at any time to appoint **Our** own **Veterinary Surgeon** to examine the **Horse** in relation to a claim submitted to **Us**.

If a **Veterinary Surgeon** who has treated **Your Horse** or is about to treat **Your Horse** asks for information about **Your** insurance that relates to a claim, **We** will provide all necessary details.

If a claim made by **You** or anyone acting on **Your** behalf to obtain a **Policy** benefit is fraudulent or a false declaration or statement is made or fraudulent device put

forward in support of a claim, then **We** will not be liable to pay the claim, **We** may recover any sums already paid on the claim and **We** may, after giving notice, terminate the **Policy**.

GGoverning Law

This **Policy** will be governed by and interpreted and construed in accordance with English Law and the English courts will have jurisdiction in respect of any dispute arising out of this **Policy**.

OOther Insurance

This **Policy** does not cover any loss or claim where **You** would be entitled to be paid under any other insurance if this **Policy** did not exist.

PPre-existing & Excluded Conditions

At the inception of cover, the **Horse** must be in good health and free from any **Condition** unless disclosed to and accepted by **Us**.

If after **We** accept **Your Policy**, **We** are made aware of a pre-existing **Condition** or any **Accident** which resulted in a **Condition** that, in **Our** or **Your Vet's** opinion, happened before the start of the **cover**, **We** may change the **Premium**, terms and conditions or apply additional exclusions from the start of the **Policy**.

If **Your Horse** has previously suffered from a **Condition**, **We** will not pay for any future occurrence of the same **Condition**, whether or not they occur in the same or any other part of **Your Horse's** body.

Where **Accident** cover is provided this excludes any loss arising from tendon, ligament or muscle strain or

Examination Rights

Fraud

any degenerative conditions.

Premium Payment

We will not make any payment under this **Policy** unless **You** have paid the **Premium** to **Us**.

If the **Policy Premium** is paid monthly and **You** fail to make a payment, **We** may charge an administration fee and the **Policy** may be cancelled by **Us** if payment is not received within 7 days.

Rights of Third Parties

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 - or any subsequent legislation - to enforce any term of this **Policy**, but this doesn't affect any right or remedy of a third party which exists, or is available, apart from such Act.

Subrogation

We shall be entitled to prosecute in **Your** name for **Our** benefit any claims for indemnity or **Damage** or otherwise against a **Third Party** and shall have full discretion in the conduct of any such action and **You** shall give **Us** all such information and assistance as **We** may reasonably require.

expense whatsoever resulting or arising there from; or

General Policy Exclusions

Asbestos

This **Policy** does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

1. the actual, alleged or threatened presence of or exposure to **Asbestos** in any form whatsoever or;
2. any obligation, request, demand, order or statutory or regulatory requirement that **You** or others test for, clean up, remove, contain, treat, neutralise, protect against, indemnify for any costs or damages relating to or in any other way respond to the actual, alleged or threatened presence of **Asbestos** in any form whatsoever.

Notwithstanding any other provisions of the **Policy**, **We** will have no duty to investigate, defend or pay any defence costs in respect of any claim excluded in whole or in part under paragraphs (1) and (2) hereof.

Excluded Property & Losses

This **Policy** does not cover any **Accident**, **Condition** or **Damage** caused to or indemnify against any legal liability relating to;

1. any incident that occurred before the start of the **Policy** or before the **Horse** was added to the **Policy**; or
2. any amount arising from any consequential loss arising from a claim under the **Policy**; or
3. vehicles licenced for road use, including their contents or accessories, caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft; or
4. animals, growing crops or trees; or
5. land, roads, pavements, piers, jetties, bridges, culverts or excavations; or
6. any other article, object or item unless specifically shown on the **Schedule**.

Radioactive Contamination

This **Policy** does not cover any;

1. **Damage** to any property whatsoever or any loss or

2. Legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from;

i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or

ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or component thereof or of any radioactive matter; or

any weapon or device which dispenses radioactive material and/or ionizing radiation or which employs atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

Sonic Bangs

This **Policy** does not cover any **Damage** whatsoever caused by the pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Territorial Limits

The cover that this **Policy** provides only applies to incidents which occur within the **Territorial Limits** and will not apply to any event arising in any countries outside of the **Territorial Limits** or where any legal or other action, suit or other proceedings is brought against **You** in a country outside of the **Territorial Limits**.

Terrorism

This **Policy** does not cover **Damage** to any property whatsoever or any loss or expense whatsoever resulting or arising from, or any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from **Terrorism**.

In any action, suit or other proceedings, where **We** allege that by reason of the provisions of this Exclusion any loss, **Damage** or legal liability is not covered by this **Policy**, the burden of proving that such loss, **Damage** or legal liability is covered shall be upon **You**.

Sanctions and Exclusions Clause

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit under this **Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of, but not limited to, the European Union, Japan, United Kingdom or United States of America.

War and Similar Risks

This **Policy** does not cover any **Damage** or any legal liability directly or indirectly caused or occasioned by, happening through or in consequences of **War** or confiscation or nationalisation or requisition or **Damage** to property by or under the order of any government or public or municipal, local or custom's authority.

In any action suit or other proceedings where **We** allege that by reason of War and Similar Risks described above any **Damage** or any legal liability is not covered by this **Policy**, the burden of proving that such **Damage** is covered shall be upon **You**.

Cyber Liabilities

This **Policy** does not cover any loss, **Damage** or any legal liability directly or indirectly caused or occasioned by, happening through or in consequence of any form of cyber attack or any **Business** conducted or transacted via any electronic means.

Financial Loss

This **Policy** does not cover any loss or any legal liability directly or indirectly, for pure economic loss not occurring from **Bodily Injury** or **Damage**.

Toxic Mould

This **Policy** does not cover any loss, **Bodily Injury, Damage** or any legal liability directly or indirectly arising out of, alleging or attributable to mould, fungus/fungi, spore(s), mushroom(s), yeast(s), bio-contaminant(s) or any by-product therefrom.

Sexual Abuse

This **Policy** does not cover any loss or any legal liability directly or indirectly from any molestation or sexual abuse claim of any nature, whether proven or otherwise.

North America

This **Policy** does not cover any loss, **Bodily Injury, Damage** or any legal liability to pay compensation arising out of a decision of any court made in accordance with the laws of the United States of America or Canada.

General Claims Conditions

The following claims conditions apply to the whole of this **Policy**. Any other claims conditions and procedures are shown in the section to which they apply.

We will not make any payment under this **Policy** unless **You**:

1. notify **Us** immediately of anything which is likely to give rise to a claim under this **Policy**, in accordance with any terms further specified under each section of the **Policy**;
2. make every reasonable effort to minimise any loss, **Accident, Condition, Damage** or liability and take appropriate emergency measures immediately if they are required to reduce any claim;
3. give **Us**, at **Your** expense, any information which **We** may reasonably require;
4. forward to **Us** immediately upon receipt every letter claim, writ, summons or legal process;
5. take all reasonable steps to ensure that the **Insured Property** is not abandoned;
6. co-operate fully in the investigation of any claim under this **Policy**;
7. give **Us** all assistance which **We** may reasonably require to pursue recovery of amounts **We** may become liable to pay under this **Policy**, in **Your** name but at **Our** expense;
8. provide confirmation that **Your Horse's** passport complies with current DEFRA regulations and is in the owner's name. Failure to do so will invalidate a claim for mortality.
9. provide confirmation at the time of claim that the age of

Your Horse corresponds with **Our** records. If there is a discrepancy **Your** Policy or claim may be invalid.

Furthermore,

10. **We** may settle any claim by making a cash payment or by reinstating, repairing or replacing the **Insured Property** at **Our** discretion.
11. **We** reserve the right to instruct Loss Adjusters and any other investigation services to assist **Us** with the assessment of any claim.
12. **We** reserve the right to require, prior to any payment of any claim by **Us**, that any remaining unpaid monthly premiums due in respect of the **Period of Insurance** will still be settled or the annual **Premium** is paid in full.

No admission, offer, promise, payment or indemnity shall be made or given by **You** or anyone on **Your** behalf without **Our** written consent and **We** will be entitled at **Our** discretion to take over and conduct in **Your** name the defence or settlement of any claim, and to take proceedings in **Your** name, at **Our** own expense and for **Our** own benefit, to recover compensation or secure indemnity from any **Third Party** in respect of any event insured by this **Policy**, and **You** shall give all information and assistance in respect of such action.

Data Protection

We use and collect **Your** personal data (such as **Your** name, address, date of birth) to arrange and administer **Your** insurance. **We** may also collect sensitive personal data (concerning **Your** physical and/or mental health) in the event of any claim. **Your** personal data is kept securely at all times and **We** do not keep **Your** information for any longer than **We** need to, after such time **Your** data will be securely destroyed.

We may share **Your** personal data with selected third parties such as other insurers and credit reference agencies in order to verify **Your** identity and the information **You** supply to **Us**. **We** may also be required to share **Your** data with regulatory bodies and law enforcement agencies in order to prevent fraudulent claims. **We** will not share or sell **Your** data to any third party for marketing purposes without **Your** consent.

Your personal data will not be transferred outside the European Economic Area unless that country has an adequate data protection regime which safeguards **Your** personal data.

You have the right to request the personal data **We** hold about **You**. To submit a subject access request please contact **Us**. A fee of up to £10 may be payable by **You**.

Making a Claim

If **You** need to make a claim, **You** should contact the **Claims Administrator** 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 30 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** and to request a claim form.

2. Gather information

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 the **Claims Administrator**.

It is important to note that:

(i) Failure to notify **Us** of a potential claim within 60 days from the date of the **Veterinary Surgeon** first attending the **Accident** or **Condition** will result in a rejection of the claim.

(ii) If **Your Horse** dies or is humanely destroyed, **You** must, at **Your** own expense, arrange for a **Veterinary Surgeon** to confirm the cause of death by post-mortem examination, unless **We** agree otherwise. For any **Theft** claim or disappearance, **You** must immediately inform the local Police station. A crime reference number should be obtained if **Theft** is being reported. Proof of purchase may be required in the event of a claim for **Damage** or **Theft** of any **Saddlery and Tack** or any **Horse Drawn Vehicle**.

3. Submit your claim

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

Complaints

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

UK Insurance Solutions t/a Equine Insurance Solutions
233 King Cross Road
Halifax
West Yorkshire
HX1 3JL

Telephone : +44 (0) 1422 347 220
Email: enquiries@ukisltd.co.uk

If **Your** 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 that **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

Tel: 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 **Your** complaint is about the Policy please contact:

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

Telephone: 0800 912 1464

Email: complaints@buildingblockpcc.com

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

Tel: +356 21441155 (overseas call charges apply).

Email: consumerinfo@mfsa.com.mt

Web: www.mymoneybox.mfsa.com.mt

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 or **You** may email enquiries@fscs.org.uk or phone the FSCS on 0800 678 1100 or 0207 741 4100.

Section A

Death of the Horse, Theft and Straying

Death of Horse

Cover is provided 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**.

What is insured?

1. The **Market Value** of the **Horse** or the **Sum Insured**, whichever is less, subject to **Average**.
2. Up to a maximum of £250 for the humane destruction and/or disposal of the **Horse**, providing a valid claim is payable under this section of the **Policy**.

In the event of a claim for the death of the **Horse**, **You** will be required to provide proof of ownership and **Market Value**.

What is not insured?

1. More than the **Sum Insured** as shown on the **Schedule**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. Any **Pre-Existing Condition**.
4. Any amount if the death or humane destruction was caused by a **Condition** which occurred during the first 14 days of the **Initial Policy Period**.
5. Any amount if the death or humane destruction occurs more than 12 months after the date of the **Accident** or **Condition** giving rise to the death or humane destruction.
6. Any amount for death or humane destruction of any **Horse** aged 17 and above except as a direct result of an **Accident** unless agreed by **Us** and shown on the **Schedule**.
7. Any amount for death arising from **You** using the insured

Horse for any purpose other than those within the **Class of Use** specified on the **Schedule**, or any **Endorsement**.

8. Any amount for the **Horse** being humanely destroyed as a result of it being **Incapacitated** unless approved and agreed by **Us** in writing.
9. If the **Horse** is destroyed under the order of any government, local authority or any other authority.
10. Any amount for death of a mare's unborn foal or for any foal aged less than 30 days.
11. Any amount for death of a foal aged 30 days to 179 days except as a direct result of an **Accident**.
12. Any amount for death as a result of the **Horse** being given drugs or medication other than by or as directed by a **Veterinary Surgeon**.
13. Any amount for death as a result of an intentional injury by **You**, **Your Family**, or anyone employed by **You** or anyone acting on **Your** behalf.
14. Any amount in respect of fees or costs of a post mortem examination.
15. More than the **Sum Insured** in respect of humane destruction and/or disposal of the **Horse's** body.
16. If the **Horse** is humanely destroyed without **Our** prior permission, except if the attending **Veterinary Surgeon** believes the **BEVA** guidelines to veterinary surgeons have been fulfilled as the **Horse** is suffering as a result of an **Accident** or **Condition** that cannot be cured or treated and the **Horse** is in so much pain that it is not humane to keep it alive until **You** or the **Veterinary Surgeon** have contacted **Us**.
17. Any amount in respect of death or humane destruction first reported to **Us** more than 60 days from the date of the death or humane destruction.
18. Euthanasia for economic or financial reasons or should **You** decide not to pursue available veterinary treatment.

Theft or Straying

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

What is insured?

1. The **Market Value** of the **Horse** or the **Sum Insured**, whichever is less, subject to **Average**.
2. Up to a maximum of £200 for advertising and reward that could lead to the **Horse's** recovery.

What is not insured?

1. More than the **Sum Insured** as shown on the **Schedule**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. If **You** or any person acting on **Your** behalf has handed the insured **Horse** over to a **Third Party** unless the **Third Party** is a professional service provider e.g. transportation service, trainer, livery service.
4. Any amount in respect of an unborn foal carried by a stolen/straying mare or a foal at foot unless the foal itself is the subject of this **Policy**.
5. Any reward to a member of **Your Family** or any person living with **You**, employed by **You** or acting on **Your** behalf.
6. Any other financial loss, cost or expense brought about by the **Theft** or straying of the **Horse**.
7. Any amount before 90 days has passed since the **Theft** or disappearance was reported to the Police.
8. Any amount in respect of **Theft** first reported to **Us** more than 30 days from the date of the **Theft**.

Special Conditions

Basis of Claims Settlement

We will pay **You** the **Sum Insured** or the **Market Value** whichever is the less in the event of death, **Theft** or straying of the **Horse** shown on the **Schedule**, subject to **Average**.

Furthermore, in the event of a claim resulting from the **Theft** or straying of the **Horse**;

1. If the **Horse** is recovered after **We** have settled **Your** claim, **You** must repay to **Us** the full amount paid to **You** in respect of the **Horse's** value;

2. If **We** settle a claim for **Theft** or straying of the **Horse**, the **Policy** will be cancelled with effect from the date the **Horse** went missing and **You** will not be entitled to any refund in respect of the **Premium** paid to **Us**.
3. **You** must notify the Police as soon as **You** discover that the **Horse** is missing and ensure that **You** take note of the crime reference number.

Proof of Ownership and Value

In the event of a claim for the death, **Theft** or straying of the **Horse**, **You** will be required to provide proof of ownership and **Market Value**, which includes but is not limited to the **Horse's** **DEFRA** approved passport which must be in **Your** name, an original bill of sale or receipt for the **Horse**, full vaccination records, breed papers and competition records.

No claim for death will be paid without the presentation of the **Horse's** **DEFRA** approved passport.

Post Mortem Examination

In the event of death or humane destruction, **You** must at **Your** own expense immediately arrange for a post mortem examination by a **Veterinary Surgeon** unless **We** agree otherwise.

Section B(i) Vet's Fees

Cover is provided 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**.

What is insured?

A maximum of two claims during the **Period of Insurance**, up to the **Sum Insured** shown on the **Schedule** for **Fair and Reasonable Treatment**:

1. In respect of **Veterinary Surgeon** fees for attending and treating the insured **Horse**.
2. In respect of fees for referral to a veterinary hospital or specialist equine clinic, provided that this is at the recommendation of the attending **Veterinary Surgeon** and agreed by **Us**.
3. Up to a maximum of £500 in respect of alternative treatment carried out by a qualified specialist in respect of remedial farriery, osteopathy, physiotherapy, acupuncture or homeopathy. Cover for any alternative treatment applies only where such treatment has been specifically recommended by the attending **Veterinary Surgeon** and agreed by **Us** prior to the treatment. Any amount claimed for alternative treatment forms part of the total limit shown on the **Schedule** and in respect of remedial farriery, **We** will only pay the difference between the cost of the **Horse's** normal shoeing and the remedial shoeing.
4. Up to a maximum of £1,500 in respect of **Diagnostics** where clinical evidence of injury or illness is established and recommended by the attending **Veterinary Surgeon**, with this amount forming part of the total limit as shown on the **Schedule**.
5. Should more than one **Condition** be discovered during the initial or any subsequent investigation, diagnosis or treatment, they shall be deemed as collectively forming one single claim.

What is not insured?

1. Any amount in respect of any occurrence within the first 14 days of the start date of the **Policy** unless

relating to an **Accident**.

2. More than the **Sum Insured**, including fees for **Diagnostics**, alternative treatments or remedial farriery, as shown on the **Schedule**.
3. Any amount shown as the **Excess** on the **Schedule**.
4. The cost of any prescribed treatment, medication or materials (including also non-consumables) or any other treatment for the **Accident** or **Condition** or for any related condition after a 12 month period from the original date of the onset of the **Accident** or **Condition**.
5. The cost of any preventative treatment or medication, including supplements, or any elective or cosmetic treatments or surgery.
6. The cost of any treatment in respect of a **Condition** excluded by the **Policy** and shown on the **Schedule** or any amount related to treatment required due to an **Accident** or **Condition** that in the opinion of a qualified **Veterinary Surgeon** occurred or existed prior to the commencement of the **Policy**.
7. Any amount for vaccinations, normal foaling, and castration including any operation as a result of retained testicles, routine dental treatment or removal of wolf teeth or complications resulting from any anaesthetic associated with these procedures.
8. Any amount related to behavioural problems or the investigation into poor performance of the **Horse** where no **Accident** or **Condition** is established.
9. Any amount in respect of fees arising from an **Accident** or **Condition** caused by using the **Horse** for a purpose not covered by the **Class of Use** shown on the **Schedule**.
10. Any amount in respect of alternative treatments that have not been recommended by the attending **Veterinary Surgeon** and approved by **Us**.
11. Any cost for transportation of the **Horse** to or from a place of treatment unless specifically at **Our** request.
12. Livery costs, bedding or feeding whilst the **Horse** is kept at a veterinary hospital or clinic or any costs relating to the need for an upgrade in livery arrangements, such as a grass kept **Horse** requiring a stable for box rest or non-veterinary charges for

changing dressings.

13. Any amount in respect of **Horse** walker exercise or remedial exercise.
14. Any amount for fees in respect of humane destruction of the **Horse**, post mortem, removal and disposal of the carcass and cremation fees.
15. The cost of any veterinary treatment, other than in respect of an **Accident**, for **Horses** aged less than 180 days or where this limitation is specifically shown on the **Schedule**.
16. Any amount in respect of a claim first reported to **Us** more than 60 days from the date the **Veterinary Surgeon** first attended the **Accident** or **Condition**.
17. The cost of treatment for gastric ulcers, unless diagnosed by gastroscopy. Once diagnosed, the cost of gastric ulcer treatment is covered, but must be reassessed by gastroscopy at three month intervals and when the ulceration is found to have been resolved, cover for treatment shall cease.
18. Any amount relating to farriery in order to correct hoof balance problems occurring within 60 days of the start date of the **Policy**.
19. Any amount in respect of fees arising from an **Accident** or **Condition** caused by using the **Horse** for a purpose not covered by the **Class of Use** stated on the **Schedule**.
20. Any amount for **Alternative Treatment** requested or administered prior to veterinary consultation and/or approval by Equine First.
21. **We** will not pay the cost of any postage or interest charges made by **Your Veterinary Surgeon** or any other costs incurred in the preparation of **Your** claim.

Section B(ii)

Hospitalisation Fees

Cover is provided 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.

What is insured?

Up to £1,000 for reasonable charges in respect of feed, bedding and livery charges whilst the **Horse** is being kept at a hospital or clinic for veterinary reasons.

What is not insured?

1. More than the **Sum Insured** as shown on the **Schedule**.
2. Any amount for livery, feed, bedding or services provided by any establishment which is not a veterinary hospital or clinic.
3. Any amount for livery, feed, bedding or services which are not related to a payable claim under Section B (i) Vet's Fees of this **Policy**.
4. Any amount relating to any **Accident** or **Condition** until a diagnosis has been made.
5. If more than one related **Accident** or **Condition** is reported within the 12 month claim period, consideration will be given as to whether or not this is connected or part of the initial claim and may be treated as one claim.

Special Conditions

1. **You** must at all times provide proper daily and ongoing care and attention to the **Horse**. This includes but is not limited to;
 - a) keeping the **Horse** fully vaccinated against tetanus and flu; and
 - b) ensuring the **Horse** is wormed on a regular basis; and
 - c) ensuring the **Horse's** teeth are examined on an annual basis;

If **You** do not provide proper daily and ongoing care and attention to the **Horse**, **We** will not pay any claims that

result from a **Condition** that could have been prevented.

2. **You** must inform **Us** as soon as possible if the **Horse** suffers an **Accident** or **Condition** and may require the attention of a **Veterinary Surgeon**.
3. **You** must immediately arrange at **Your** own expense for a qualified **Veterinary Surgeon** to treat the **Horse** if it shows any clinical signs of an **Accident** or **Condition**.
4. **You** must allow the attending **Veterinary Surgeon** to take the **Horse** away for treatment if necessary.
5. In the event **We** require a second opinion on the **Horse's Accident, Condition** or course of treatment, **You** must allow **Our** own consultant **Veterinary Surgeon** to examine the **Horse** at any stage during the claim procedure. If there is any disagreement between **Your Veterinary Surgeon** and **Our's** over the diagnosis and treatment of the **Horse**, **We** reserve the right to refer the **Horse** to an appropriate **Veterinary Surgeon** specialist of **Our** choosing.
6. If **You** would like to seek a second opinion on the **Horse's Accident** or **Condition**, **You** may arrange to do so at **Your** expense or with **Our** prior approval.
7. **We** reserve the right to investigate and challenge any charges made in respect of misdiagnosis, excessive or unnecessary treatment, or any negligence in the treatment of the **Horse**.

Section C

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**.

What is insured?

Up to the limit of indemnity, as shown on **Your** schedule, for any one claim or series of claims arising out of any one event for:

1. Damages (including interest thereon) and the claimant's costs and expenses awarded against **You** by a court of law.
2. All costs and expenses incurred by **You** in defending a claim provided **You** have **Our** written consent.

What is not insured?

1. More than the limit of indemnity, as shown on the **Schedule**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. Any defence costs that have not been agreed by **Us**.
4. Any compensation, costs and expenses in respect of liability **You** have under contract unless **You** would have been held liable if the contract had not existed.
5. Any compensation, cost or expense if the person injured or killed as a result of the incident is a member of **Your Family**, lives with **You**, is employed by **You** or has care custody and control of the **Horse** or **Horse Drawn Vehicle**.
6. Any compensation, cost or expense in respect of fences, walls, gates or agricultural crops damaged whilst the **Horse** or **Horse Drawn Vehicle** is being led, ridden, towed or driven.
7. Any compensation, cost or expense arising from hiring out the **Horse** or **Horse Drawn Vehicle** or allowing its use by a riding school, for carriage rides or any other business.
8. Any compensation, cost or expense arising from hiring out the **Horse** or **Horse Drawn Vehicle** or using it for

riding of any kind.

9. Any compensation, cost or expense in respect of the **Horse Drawn Vehicle** being attached to or becoming detached from a vehicle that requires compulsory motor insurance under the Road Traffic Act or any other similar legislation.
10. Any compensation, cost or expense for a **Horse Drawn Vehicle** on the public highway not being drawn by the **Horse**.
11. Any compensation, cost or expense in respect of breeding or attempting to breed from the **Horse**.
12. Any compensation, cost or expense in respect of injury to anyone in a **Horse Drawn Vehicle**
13. Any liquidated damages fines or penalties.
14. Any punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages.
15. Any compensation, cost or expense for any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from **War** or **Terrorism**.
16. More than the current market value of a **Third Party** vehicle at the time of the incident in respect of liability for damage to a motor vehicle.
17. Any compensation, cost or expense if the person riding the **Horse** or in control of the **Horse** or **Horse Drawn Vehicle** when the incident occurs was not competent to do so.
18. Any legal liability for compensation, costs and expenses compulsorily insurable under the Road Traffic Act or any similar legislation.

Special Conditions

1. **You** must inform **Us** immediately if the **Horse** or **Horse Drawn Vehicle** is involved in an incident that could lead to a claim from a **Third Party**.
2. No admission of liability, offer, promise, payment or indemnity shall be made or given by **You** or anyone on **Your** behalf without **Our** written consent, and **We** will be entitled at **Our** discretion to take over, conduct and take proceedings in **Your** name for the defence or settlement of any claim, at **Our** own expense and for **Our** own benefit, to recover compensation or secure

indemnity from any **Third Party** in respect of any event insured by this **Policy**. **You** shall give all information and assistance in respect of any such action and **We** may also prosecute at **Our** own expense and on **Our** own behalf any claim for indemnity or damages.

3. **You** must send to **Us** any writ, summons and all correspondence concerning a **Third Party** claim immediately and **You** must not reply to any correspondence yourself.
4. Once settlement has been made by **Us** on **Your** behalf, **We** will not be liable for any further compensation, cost or expense, except paying any outstanding costs and expenses from before the settlement date.
5. This cover applies only within the United Kingdom and will not apply to any action for damages brought against the Insured in any countries outside the United Kingdom.

Section D

Personal Accident and Dental

Cover is provided 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**.

Definitions

Loss of Limb

A hand being severed at or above the wrist, the foot being severed at or above the ankle, or total and permanent loss of use of a hand, arm or leg.

Loss of Sight

Being certified as totally and permanently blind by a doctor.

Permanent Total Disability

Being unable to perform the person's own normal job for 12 months from the date of the incident, and after that 12 month period, never being able to carry out any type of work.

Dental Treatment

Treatment needed to teeth or gums as a result of being injured whilst riding or handling the **Horse**.

What is insured?

We will pay up to the **Sum Insured limit** as shown on the **Schedule**

A) Death

Persons 5 to 17 years inclusive	Up to maximum liability of £5,000
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Persons 18 to 70 years inclusive	Up to maximum liability of £10,000
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B) Loss of Limb or Loss of Sight

Persons 5 to 17 years inclusive	Up to maximum liability of £5,000
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Persons 18 to 70 years inclusive	Up to maximum liability of £10,000
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C) Permanent and Total Disability

Persons 5 to 17 years inclusive	Up to maximum liability of £5,000
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Persons 18 to 70 years inclusive	Up to maximum liability of £10,000
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D) Emergency Dental Treatment

Persons 5 to 17 years inclusive	Up to maximum liability of £1,000
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Persons 18 to 70 years inclusive	Up to maximum liability of £2,000
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What is not insured?

1. Any amount if the incident occurs whilst mounted and **You** or a member of **Your Family** are not wearing BSI approved protective headgear.
2. More than one of the benefits A to C following any one incident.
3. Any amount above the maximum liability as shown on the **Schedule**.
4. Where the person to whom the claim relates is under 5 years or over 70 years of age at the time of the incident.
5. Any amount under benefits A to C unless such death or loss occurs within 12 months from and as a direct result of an incident which occurred during **the Period of Insurance**.
6. Any amount where the claim relates to a person who is pregnant or in childbirth.
7. Any amount where the claim relates to a person who is a passenger in a **Horse Drawn Vehicle**.
8. Any amount if the person to whom the claim relates is riding or handling **Your Horse** professionally for money or where an incident occurs while the **Horse** is being used by a riding school or for any other business purpose.
9. Any amount resulting from a medical condition, injury or illness the person to whom the claim relates had before this cover started. Furthermore, where the

result of an incident has been made worse because of a pre-existing physical condition, the amount awarded as compensation will be based on what **We** consider would have been reasonable should the existing disability not have been present.

10. Any amount if the person the claim relates to was under the influence of drugs or alcohol at the time of the incident or if there is evidence of suicide, self-injury or intentionally putting one's self in danger.
11. Where an incident occurs as a result of using the **Horse** for a purpose not covered under the **Class of Use** shown on the **Schedule**.
12. Any amount relating to benefit C, unless **You** provide proof to **Us** that the **Permanent and Total Disability** was sustained during the **Period of Insurance** and has continued for twelve months as a direct result of the incident and will continue for the remainder of **Your** life.

Special Conditions

1. **You** must seek medical attention as soon as possible following the incident and **You** agree that **We** may appoint **Our** own medical advisers to examine **You** as often as necessary.

Section E

Saddlery and Tack

Cover is provided in the event that **Saddlery and Tack** belonging to **You** is lost, stolen or damaged during the **Period of Insurance**:

What is insured?

1. The **Market Value** of the item(s) or up to the **Sum Insured** shown on the **Schedule** whichever is less, subject to **Average**.
2. Up to a maximum of £500 for individual items that are not specified at a higher value on the **Schedule**.
3. The cost of repairing the **Saddlery and Tack** if it suffers **Damage**.
4. The cost of replacement of the **Saddlery and Tack** if it suffers **Damage** and is beyond economical repair, lost or stolen.

What is not insured?

1. More than the **Sum Insured** shown on the **Schedule**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. Any amount in respect of clothing, personal belongings, accessories, rugs and blankets, grooming or stable equipment including clippers.
4. Any amount for items stolen from unlocked vehicles, and if locked where the items have not been stowed out of sight in a covered luggage area.
5. Any amount for **Saddlery and Tack** that is not owned by **You**.
6. Any amount for **Saddlery and Tack** that is stolen unless stored within a building secured with a 5 lever mortice deadlock or other security specifically agreed by **Us** and shown on the **Schedule**, and unless there is evidence of forcible and violent entry.
7. Any amount for **Saddlery and Tack** being destroyed or damaged by wear and tear, moths, mildew, insects or vermin.

8. Any amount if the **Saddlery and Tack** suffers **Damage** by cleaning, dyeing or restoration.
9. Any amount to have the **Saddlery and Tack** adjusted to fit any **Horse**.
10. Any unexplained disappearance.

Special Conditions

1. **You** must notify the Police as soon as **You** discover any **Theft** has occurred and ensure that **You** take note of the crime reference number.
2. Claims for **Theft** will not be paid until items have been missing for 30 days or more from the date the **Theft** was reported to the Police.
3. **We** reserve the right to replace items instead of reimbursement; this will be entirely at **Our** own discretion.
4. If **Your Saddlery and Tack** is recovered without any **Damage**, **You** must repay the full amount **We** have paid to **You**.
5. If **Your Saddlery and Tack** is recovered and has suffered **Damage**, **You** must arrange to have it sent to **Us**.

Section F

Horse Drawn Vehicles

Cover is provided 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.

What is insured?

The cost of economic repairs, or up to the **Sum Insured** of the vehicle or the **Market Value** of the vehicle whichever is less, subject to **Average**:

1. If the vehicle is stolen and not recovered within 30 days of the date the **Theft** was reported to the Police.
2. If the vehicle suffers **Damage** caused by fire, accidental or malicious causes.

What is not insured?

1. More than the **Sum Insured** shown on the **Schedule**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. Any amount in respect of **Damage** or loss to the **Horse Drawn Vehicle** whilst being used for racing, hire and reward or any business purpose.
4. Any amount if the **Horse Drawn Vehicle** is stolen, unless it is being towed or unless it is wheel clamped or hitch locked or securely locked in a building when not in use.
5. Any amount in respect of loss or **Damage** arising from moths, mildew, vermin, wear and tear, reduction in value, manufacturing defects or any process of cleaning, dyeing, upgrading or restoring.
6. Any amount for mechanical or electrical breakdown, failed, punctured or burst tyres or any breakdown or **Damage** caused by failure to operate in accordance with the manufacturer's instructions.
7. Malicious **Damage** caused by **You, Your Family**, employees or apprentices.
8. Any consequential loss.
9. Any unexplained disappearance.

10. Any legal liability for compensation costs and expenses whilst the **Horse Drawn Vehicle** is being towed by a motor vehicle or any other vehicle insurable under the Road Traffic Act or any similar legislation.
11. Any legal liability to a **Third Party**.
12. Any amount in respect of wheel clamps and hitch locks or any other security device suffering loss or **Damage**.
13. Any costs for recovery or storage of the **Horse Drawn Vehicle**.

Special Conditions

1. **You** must notify the Police as soon as **You** discover any **Theft** has occurred and ensure that **You** take note of the crime reference number.
2. Claims for **Theft** will not be paid until items have been missing for 30 days or more from the date the **Theft** was reported to the Police.

Basis of Claims Settlement

We will pay **You** the cost of economic repairs or up to the **Sum Insured** or **Market Value** whichever is the less in the event of **Theft** or **Damage** of the **Horse Drawn Vehicle** shown on the **Schedule** subject to **Average**, or at **Our** option provide **You** with a replacement vehicle.

Third Party Liability

Any vehicle or any **Horse** towing the **Horse Drawn Vehicle** must be insured to cover **Third Party** liability risks.

Theft

Cover in respect of **Theft** is only in force when a serial number or other accepted form of identification agreed by **Us** has been supplied and noted on **Your Schedule**.

In the event that the **Horse Drawn Vehicle** is recovered after **We** have made a settlement to **You**, **You** must repay the full amount **We** have paid **You**.

Section G

Irrecoverable Entry Fees

Cover is provided 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.

What is insured?

1. Up to the **Sum Insured** shown on the **Schedule** for irrecoverable entry fees where withdrawal is as a direct result of death, **Accident** or **Condition** of the **Horse** or the rider of the **Horse** suffering death, accident illness or injury.

What is not insured?

1. Any amount for entry fees paid after the date of the incident giving rise to the claim.
2. Any amount for entry fees that can be recovered from the equestrian event.
3. Any amount for entry fees that could have been recovered from the equestrian event had withdrawal

been advised immediately the incident giving rise to the claim occurred.

4. Any amount for entry fees where withdrawal is not as a direct result of the death of the **Horse** or rider or accident or illness of the **Horse** or rider.
5. Any amount if the intended rider of the **Horse** entered to compete in the equestrian event is not **You** or a member of **Your Family**.

Special Conditions

1. **You** must ask for a refund from the event secretary immediately **You** know that **You** will be unable to compete and provide any necessary medical or veterinary certificates requested at **Your** own expense.
2. **You** must provide **Us** with written confirmation from the event secretary why **You** have been unable to recover the entry fees and their reason for refusal.
3. **You** must at **Your** own expense provide **Us** with a written report from **Your** doctor or **Veterinary Surgeon** detailing the reason why the **Horse** or rider is unfit to compete.

Section H

Permanent Loss of Use

Cover is provided 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**.

What is insured?

Up to the percentage limit shown on the **Schedule** if:

1. the **Horse** is humanely destroyed for economic reasons and where documentation of the euthanasia has been provided.
2. the **Horse** is kept in retirement or semi-retirement and freeze branded with the 'Loss of Use' mark.

What is not insured?

1. More than the **Sum Insured** or percentage of the **Sum Insured** as shown on the **Schedule**.
2. Any amount if the permanent loss of use happens after a 12 month period from the original date of the onset of the **Accident** or **Condition** causing the loss of use.
3. Any amount for permanent loss of use if **Your Veterinary Surgeon** and **Our Veterinary Surgeon** do not agree that the **Horse** will never be capable of returning to one or more of the activities under **Class of Use** as shown on the **Schedule**.
4. Any amount for loss of use caused by an **Accident** or **Condition** occurring outside of the **Period of Insurance**.
5. Any amount for permanent loss of use caused by an **Accident** or **Condition** sustained while the **Horse** is being used for any purpose not covered under the **Class of Use** shown on the **Schedule**.
6. Any amount for loss of use caused by a **Condition** sustained within the first 14 days of the **Initial Policy Period**.
7. Any amount for loss of use if the **Horse** is incapable of breeding for any reason other than as a result of an **Accident** or **Condition**.
8. Any amount for loss of use if the **Horse** is under 4 years or over 15 years of age.

9. Any amount for loss of use in respect of disfigurement that renders the **Horse** unsuitable for showing.
10. Any amount for loss of use in respect of association or society rulings that prevents the **Horse** gaining entry into any showing or competitive class.

Special Conditions

Basis of Claims Settlement

You must allow the **Horse** a minimum of 3 months from the onset of the **Accident** or **Condition** to attempt to recover unless **We** agree to pay the claim earlier.

In the event of a claim under this section, **You** will be required to provide proof of ownership and **Market Value**, which includes but not limited to the **Horse's** DEFRA approved passport which must be in **Your** name, an original bill of sale or receipt for the **Horse**, full vaccination records, breed papers, and competition records.

No claim will be paid without the presentation of the **Horse's** DEFRA approved passport.

Before **We** make a payment or agree to settle a claim under this section, the **Horse** must be freeze marked with the 'Loss of Use' mark at **Our** expense and instruction.

Upon settlement of a claim under this section, all liability under the **Policy** in respect of cover under sections A, B, F and H shall cease. The **Policy** may be cancelled and the **Horse** re-proposed to **Us** by **You** at a **Sum Insured** not more than the revised **Market Value**, taking into account the loss of use.

Recovery of the Horse

If at any time after payment for loss of use, the **Horse** is able to recommence one or more activities under the **Class of Use** show on the **Schedule**, **You** shall refund to **Us** immediately any sum paid by **Us** to **You** and **We** shall have the right to recovery by proceedings of any sum returnable under the terms and conditions of the **Policy**.

Arbitration

Any disagreement between **Your Veterinary Surgeon** and **Our** own over the said **Incapacity** of the **Horse** shall be referred to an independent **Veterinary Surgeon** mutually agreed upon by both parties. The decision of the independent **Veterinary Surgeon** shall be binding on both parties who will share the cost of arbitration equally.

Cover Limitations

The loss of use cover will be removed from **Your Policy** at the renewal following the 15th birthday of **Your Horse**. If **Your Horse** is covered for 100% of the **Sum Insured** We will only pay up to the current **Market Value** at the time of payment.

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

Building Block Insurance PCC Limited is a protected cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company 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 company registration number C 63128.

Equine Insurance Policy Wording: JUNE062016