



UK Insurance Solutions Ltd.

Equestrian Riders Insurance

This Equestrian Riders 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 Accidental, external and visible injury occurring at a single identifiable time and place. Where this applies to the **Horse** it must involve a skin wound or fracture, kicks, cuts or puncture wounds

Administrator 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**.

Asbestos Asbestos, asbestos fibres and any derivative of asbestos.

Average

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

For example: **You**

Since 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**.

Claim 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.

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.

Condition

The presence or manifestation of an illness or disease, including lameness, which causes the **Horse** to be

Damage	unhealthy, excluding any Accident as defined by the Policy . Accidental or unintended and unexpected physical loss or destruction including also malicious damage.
Endorsement	Any variation to the standard conditions contained within Your Schedule issued by the Insurer in writing.
Excess	The amount(s) shown on the Schedule , which You must bear as the first part of each and every claim.
Family	Any of Your relatives, spouse, partner, children including those fostered or adopted all of whom normally live in Your home.
Fair and Reasonable Treatment	Treatment and medication appropriate to and consistent with the injury or illness sustained.
Horse	Any horse or pony not owned by You or not on Permanent Loan to You .
Initial Policy Period	The period from when the Policy commenced, prior to any renewal taking place.
Insurer	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.
Market Value	The value as agreed by Us to be fair and reasonable of the Saddlery and Tack immediately prior to the Damage or Theft which results in a claim.
Period of Insurance	The time from the effective date until the expiry date shown on the Schedule and any subsequent period for which We accept Premium payment for renewal of this Policy .
Permanent Loan	Any agreement where the Horse does not belong to You but where You have taken full responsibility for the Horse's welfare.
Policy	This document and the Schedule, Statement of Facts including any Endorsement .
Premium	The amount shown as such on the Schedule .
Saddlery and Tack	Saddles, Stirrups, Leathers, Stirrup Irons, Girths, Bridles, Bits, Harnesses or Boots worn by the Horse .
Schedule	The Schedule forming part of the Policy and which contains details of You , the Sum Insured , the Period of Insurance , the Premium and the sections of this Policy which apply.
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 .
Sum Insured	The amount(s) for which You have chosen to cover the

Territorial Limits

Terrorism

Saddlery and Tack as shown on the **Schedule**.

The United Kingdom.

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:

1. is committed for political, religious, ideological or similar purposes; and
2. is intended to influence any government or to put the public, or any section of the public, in fear; and
 - 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.

Theft

The taking of the **Saddlery and Tack** by a **Third Party** which is unauthorised or dishonest, with the intent that the **Saddlery and Tack** will not be returned to **You**.

Third Party

A person other than **You, Your Family**, or a person 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 acting as Claims Handler.

You/Your

The policyholder as shown on the **Schedule**.

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 in respect of Personal Accident & Dental, Emergency Vet Fees and Third Party Liability covers or, at **Our** option, by payment, reinstatement or repair in respect of **Damage** or **Theft** occurring in connection with the **Saddlery and Tack** 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 Policy , 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	<p>You must take reasonable steps to prevent loss or injury and to protect the Saddlery and Tack against any Damage or Theft.</p> <p>You must keep the Saddlery and Tack 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.</p>
Cancellation	<p>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 under (1). Provided no claim has been made, You will receive a full refund of the Premium paid.</p> <p>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 administration fee.</p> <p>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, where there is a valid reason for doing so. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none">• 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.
Disclosure	<p>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.</p> <p>You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:</p> <ol style="list-style-type: none">1. supply accurate and complete answers to all questions We may ask as part of Your application for cover under the Policy.2. to make sure that all information supplied as part of Your application for cover is true and correct.3. tell Us of any changes to the answers or information You have given as soon as possible. <p>Failure to provide answers or information in line with the requirement of the Act may mean that Your Policy is invalid and that it does not operate in the event of a claim.</p>
Fraud	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 .
Governing 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 .
Other 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.
Premium Payment	<p>We will not make any payment under this Policy unless You have paid the Premium to Us.</p> <p>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.</p>

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.

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.

Cyber Liabilities

This **Policy** does not cover any **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.

Excluded Property & Losses

This **Policy** does not cover any **Damage, Theft** or third party legal liability caused by, to or arising from:

1. any incident that occurred before the start of 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 (other than legal liability caused by or resulting from use of the **Horse by You**), 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**.

Financial Loss

This **Policy** does not cover any direct or indirect loss whatsoever or any legal liability for pure economic loss other than the indemnity for **Bodily Injury** or **Damage** as provided under the sections of the Policy selected and as stated in **Your Schedule**.

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.

Radioactive Contamination

This **Policy** does not cover any;

1. **Damage** to any property whatsoever or any loss or expense whatsoever resulting or arising there from; 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
 - iii) 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.

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.

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.

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** or **Theft** 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 **Damage, Theft** or legal liability is not covered by this **Policy**, the burden of proving that such **Damage, Theft** or legal liability is covered shall be upon **You**.

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.

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**.

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 **Accident, Bodily Injury, Condition, Damage, Theft** 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 **Saddlery & Tack** 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.

Furthermore,

8. **We** may settle any claim by making a cash payment or by reinstating, repairing or replacing the insured **Saddlery & Tack** at **Our** discretion.
9. **We** reserve the right to instruct Loss Adjusters and any other investigation services to assist **Us** with the assessment of any claim.
10. **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 30 days from the date of the incident likely to give rise to a claim may result in a rejection of the claim.

(ii) 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**.

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

Telephone: 0151 346 2979
Fax: 0151 334 2018
Email: 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
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 **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
Telephone: +356 21441155 (overseas call charges apply).
Email: consumerinfo@mfsa.com.mt
Web: www.mymoneybox.mfsa.com.mt

Financial Services Compensation Scheme

If **We** are unable to meet **Our** 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 by emailing enquiries@fscs.org.uk or by phoning FSCS on 0800 678 1100 or 0207 741 4100

Section A Personal Accident and Dental

Cover is provided under this section, as shown on the **Schedule**, in the event that **You**, when riding or handling the **Horse**, suffer **Bodily Injury** during the **Period of Insurance** which causes death, permanent disability within 12 months of the incident, injury or admission to a hospital.

Personal Accident and Dental Benefits 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.

Loss of Hearing

Being certified as totally and permanently deaf by a doctor.

Permanent Total Disability

Being unable to perform **Your** 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.

Temporary Total Disability

Being unable to perform **Your** normal job for a period up to 6 months.

Dental Treatment

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

What is insured?

There are three levels of cover. Riders aged 5 to 16 years old can select Young Rider cover whilst riders aged 17 to 70 years old can choose from Standard Rider or Premier Rider cover. **We** will pay up to the benefit limits as shown on the **Schedule**.

Benefit	Level of Cover	Young Rider	Standard Rider	Premier Rider
i	Death	£10,000	£15,000	£20,000
ii	(i) Permanent Loss of Limb	£10,000	£15,000	£20,000
	(ii) Permanent Loss of Sight	£10,000	£15,000	£20,000
	(iii) Permanent Loss of Hearing	£10,000	£15,000	£20,000
iii	Permanent Total Disability	£10,000	£15,000	£20,000
iv	Temporary Total Disability	Nil	£60 per week, up to a maximum of £1,440	£120 per week, up to a maximum of £2,880
v	Dental Treatment	£1,000	£1,500	£2,000
vi	Hospital Benefit For each 24 hours You are in hospital.	£30, up to a maximum of £840	£30, up to a maximum of £840	£30, up to a maximum of £840

What is not insured?

- Any amount relating to or caused by a head injury, if the incident occurs whilst **You** are mounted on the **Horse**, and **You** are not wearing a BSI approved protective headgear.
- Any amount shown as the **Excess** on the **Schedule**.
- More than one of the benefits A to C.
- Any amount above the maximum limit as shown on the **Schedule**.
- Any amount where the **Temporary Total Disability** is for a period of 10 days or less.
- Any amount where the **Hospital Benefit** is for a period of more than 28 days
- Any amount where the **Permanent Total Disability** is for a period of 12 months or less.
- Any amount where the **Temporary Total Disability** is for a period of 6 months or more.
- Where **You** are under 5 years or over 70 years of age at the time of the incident.
- Any amount under benefits A to D 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**.
- Any amount where the claim relates to a person who is pregnant or in childbirth.
- Any amount where the claim relates to a person who is a passenger in a horse drawn vehicle.
- Any amount if **You** are riding or handling the **Horse** professionally for money or where an incident occurs while the **Horse** is being raced, used by a riding school or for any other business purpose.
- Any amount if the medical condition, injury or illness was pre-existing 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.
- Any amount if **You** were under the influence of drugs or alcohol, or committing a criminal act at the time of the incident or if there is evidence of suicide, self-injury or intentionally putting one's self in danger.

16. Any amount where the claim is as a direct or indirect result of disease, natural causes, surgical treatment (unless as a result of an injury covered under the **Policy**).
17. 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**.
18. 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.
19. Any amounts under benefit A to E, if a previous claim has been made against the same benefit.

Special Conditions

1. If **You** are injured, **You** must seek medical attention following the incident and notify **Us** as soon as possible.
2. **You** agree that if requested, **We** may appoint a medical advisor to examine **You**, as often as necessary.

Section B Saddlery and Tack

Cover is provided under this section for **Damage** of or **Theft** to the **Saddlery and Tack** belonging to **You** during the **Period of Insurance**.

What is insured?

1. The **Market Value** of the item(s) or up to the **Sum Insured** as 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** which is beyond economical repair or if it is 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 following **Theft** of **Saddlery and Tack** from unlocked vehicles and from any locked vehicle if 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 following **Theft** of **Saddlery and Tack** unless kept (if not in use or not within a securely locked vehicle) within a building which is totally enclosed, having all doors secured using a 5 lever mortice deadlock and windows secured with key operated window locks and unless there is evidence of forcible and violent entry or exit.

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 loss, disappearance or **Damage**.
11. Any malicious damage caused by **You** or **Your Family**.

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 undamaged, **You** must repay the full amount **We** have paid to **You**.
5. If **Your Saddlery and Tack** is recovered damaged, **You** must arrange to have it sent to **Us**.

Section C Emergency Vet Fees

Cover is provided in the event that the **Horse You** are riding requires the immediate attention of a **Veterinary Surgeon** including treatment or surgery following any **Accident**, sustained within the **Period of Insurance**.

What is insured?

Up to the **Sum Insured** shown on the **Schedule**, during the **Period of Insurance**, for **Fair and Reasonable Treatment** following an **Accident**:

1. In respect of **Veterinary Surgeon** fees for attending the scene of the incident and treating the **Horse** within a period of up to 24 hours after the incident occurred.
2. In respect of fees for referral and transport to a veterinary hospital, specialist equine clinic or to the place the **Horse** is usually kept, provided that this is at the recommendation of the attending **Veterinary Surgeon** and agreed by **Us**.
3. The cost of euthanasia by the **Veterinary Surgeon** at the scene of the accident, and disposal of the **Horse's** body.

What is not insured?

1. Any amount in respect of any **Condition**.
2. Any amount shown as the **Excess** on the **Schedule**.
3. More than the **Sum Insured**, as shown on the **Schedule**.
4. Any amount if a **Veterinary Surgeon** does not attend the scene of the incident.

5. Any amount incurred by **You** more than 24 hours after the incident occurred.
6. The cost of any preventative treatment or medication, including supplements, or any elective or cosmetic treatments or surgery.
7. The cost of any treatment in respect of any amount related to treatment required due to an **Accident** that in the opinion of a qualified **Veterinary Surgeon** occurred prior to the commencement of the **Policy**.
8. 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.
9. 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.
10. Any amount related to behavioural problems or the investigation into poor performance of the **Horse** where no **Accident** has occurred.
11. Any amount arising from an **Accident** caused by using the **Horse** for a purpose not covered by the **Class of Use** shown on the **Schedule**.
12. Any amount in respect of alternative treatments that have not been recommended by the attending **Veterinary Surgeon** and approved by **Us**.
13. 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.
14. Any amount in respect of **Horse** walker exercise or remedial exercise.
15. Any amount for fees in respect of a post mortem being carried out on the **Horse**.
16. Any amount in respect of a claim first reported to **Us** more than 30 days from the date the **Veterinary Surgeon** first attended the **Accident** or **Condition**.

Section D 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**.

What is insured?

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

Damages (including interest thereon) and the claimant's costs and expenses awarded against **You** by a court of law.

1. All costs and expenses incurred by **You** in defending a claim provided **You** have **Our** written consent.
2. Up to £10,000 if a **Horse** in **Your** custody and control, dies or is injured, following an **Accident** for which **You** are held legally responsible.

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 any horse drawn vehicle or trailer involved in the incident.
6. Any compensation, cost or expense in respect of fences, walls, gates or agricultural crops damaged whilst any horse drawn vehicle or trailer is being towed.
7. Any compensation, cost or expense arising from the hiring out of any trailer, racing or any other business purpose.
8. Any compensation, cost or expense in respect of any trailer being attached to, or becoming detached from, a vehicle that requires compulsory motor insurance under the Road Traffic Act or any other similar legislation.
9. Any compensation, cost or expense for the **Trailer** on a public highway while not being towed by a motor vehicle.
10. Any compensation, cost or expense in respect of injury to anyone in any horse drawn vehicle or trailer.
11. Any liquidated damages fines or penalties, punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages.
12. 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** or government action.
13. More than the **Market Value** of the **Third Party's** motor vehicle at the time of the incident in respect of liability for damage to the motor vehicle.
14. Any amount where the **Horse** is at stud, being covered or in the vicinity of one or more stallions whether or not covering actually takes place, or directly as a result of foaling.
15. 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**, horse drawn vehicle or trailer is involved in an incident that could lead to a claim from a **Third Party**.
2. 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**.

You shall give all information and assistance in respect of any such action and **We** will be entitled to take over and conduct in **Your** name the defence and settlement of any claim. **We** may also pursue 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 **Territorial Limits** and will not apply to any action for damages brought against the Insured in any countries outside the **Territorial Limits**.

Section E Custody and Control

We will indemnify **You** in respect of **Your** legal liabilities for **Bodily Injury** to horses or ponies in the care, custody or control of **You** or any employee of **You**.

What is insured?

Up to the limit of indemnity, as shown on the **Schedule**, for all claims made against **You** during this period of insurance.

What is not insured?

1. Intentional slaughter except where the company have agreed to the destruction or where a veterinary surgeon has certified that destruction is imperative for humane reasons provided that the company shall have the right to a post mortem examination carried out by a veterinary surgeon.
2. Bodily injury directly or indirectly caused by or arising from any malicious or willful act of the insured or any employee of the insured.
3. any consequential loss other than veterinary bills or the increased cost of keeping an injured or sick animal for a period not exceeding 12 months providing that the cost of all veterinary bills and the increased cost of keeping the animal shall not exceed any amount specified in the schedule as the limit of indemnity for extension 3.
4. Bodily injury to any mare occurring whilst said mare is:
 - (i) being covered by a stallion;
 - (ii) in the vicinity of a stallion for the specific purpose of covering whether or not covering actually takes place;
 - (iii) at stud and injury is directly attributable to the mare being in foal.
5. Bodily injury directly or indirectly arising out of the administration of any medicine or treatment by the Insured or any employee of the insured unless under the direction of a qualified veterinary surgeon.
6. Bodily injury to any horse or pony owned by the insured or any member of the insured's family or any employee of the insured or any member of the employee's family.



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This Equestrian Riders 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.

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

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