

Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: Horse and Rider Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Horse rider insurance designed for anyone who rides horses but doesn't own the animal. It covers horses aged between 1 and 30 years (inclusive) whilst in your care.



What is insured?

- ✓ Loss of the horse due to death by accident, theft or mysterious disappearance, up to £4,000, and includes:
 - Rescue costs up to £750
 - Advertising and reward costs up to £750
 - Collection charge up to £250
- ✓ Vet's fees up to £2,000 for each incident following an accident, and can include complementary and alternative treatments, transportation costs by a registered equine transport company and hospital livery costs
- ✓ Personal accident up to £20,000 for death and for injuries outlined in the policy wording
- ✓ Accidental loss, or damage to, riding tack not owned by you
- ✓ Your legal liability for injuries to others or damage to their property when handling a horse in your care. Cover limits start from £2.5 million
- ✓ Legal protection giving you access to legal advice and covering your legal costs up to £50,000. Administered by ARAG UK
- ✓ Access to a 24 hour emergency helpline for legal advice and equine rescue services.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Any horse owned by you, or on loan to you for more than four consecutive weeks, or insured by its owner
- ✗ Any existing injury which you are aware of which has been diagnosed, awaiting diagnosis or being treated before your cover starts, or is due for renewal, as outlined in the policy wording
- ✗ Any illness, disease, or condition
- ✗ Euthanasia that was not needed on immediate humane grounds within the current British Equine Veterinary Association (BEVA) guidelines, or without our written consent
- ✗ Theft from a building unless there has been forcible or violent entry
- ✗ Any activity you undertake which is not within the class of use outlined in your policy schedule
- ✗ Racing as a professional under the rules of any governing body
- ✗ Liability relating to any business, professional or trade use
- ✗ Theft as a result of deception or due to fraudulent scheme, trick, device or false pretence, or loss following an ownership dispute or animal welfare intervention.



Are there any restrictions on cover?

- ! For loss of horses aged 16 and over, the maximum cover is up to £500
- ! All treatments must be carried out or recommended by a vet
- ! Personal accident is for riders aged 5 to 75 years, and limited up to £5,000 for riders under 16.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Europe for up to 60 days in total each year, excluding legal expenses cover.



What are my obligations?

- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any changes in your riding activities
- Provide a vetting or valuation of the horse when we ask you
- Do everything reasonable to look after the horse to prevent any accident, illness or disease, while in your care
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.