

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 insurance designed for animals aged between 30 days and 19 years (inclusive) at the start of cover, and is available until the horse is 25.



#### What is insured?

- ✓ Loss of your horse due to death by accident, illness, disease, condition, theft or straying, up to the amount you have chosen, it also includes:
  - Equine rescue costs up to £750
  - Advertising and reward costs up to £750
  - Irrecoverable competition entry fees up to £750
  - Collection charge up to £250
  - Livery fees up to £10 a day if you have to go to hospital, up to £1,000
  - Holiday cancellation fees up to £1,000 if your horse needs emergency life-saving surgery or is put to sleep
- ✓ Legal protection giving you access to legal advice and covering your legal costs up to £50,000
- ✓ Access to a 24 hour emergency helpline for legal advice and equine rescue services.

#### Additional cover you can choose to pay for:

- Legal liability for your horse for injuries to others or damage to their property. Cover limits start from £2.5 million
- Your legal liability as a rider for injuries to others or damage to their property. Cover limits start from £2.5 million
- Vet's fees up to £5,000 for each incident following an accident, illness or disease, and can include complementary and alternative treatments, transportation costs, and 50% of hospital livery costs
- Loss of use if your horse becomes permanently unable to do any activity you have told us about, due to accident, illness or disease, based on the insured amount you have chosen
- Personal accident for riders aged 5 to 75 years
- Tack, horse trailers and horse-drawn vehicles.



#### 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 accident which happened or any illness, disease, or condition which you are aware of that has been diagnosed, awaiting diagnosis or being treated before your cover starts, or is due for renewal, as outlined in the policy wording
- ✗ Any new illness, disease, or condition which first appears during the first 14 days of this cover, unless you can prove you have held previous continuous equivalent insurance up to the start of this cover
- ✗ Euthanasia that was not needed on immediate humane grounds within the current British Equine Veterinary Association (BEVA) guidelines, or without our written consent
- ✗ Vet's fees when investigating or treating behavioural problems, unless directly due to a physical condition covered by the policy
- ✗ The value of your horse above the amount you've insured it for
- ✗ 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.



### Are there any restrictions on cover?

- ! Cover available and the premium you will pay for your horse can vary depending on its age at the start of your policy, and at renewal. At 25 years cover will automatically transfer to a veteran policy and be reduced
- ! All treatments must be carried out or recommended by a vet
- ! Your hospital stay must be for more than 72 consecutive hours
- ! The most we will pay for loss of use is 80% of the insured amount you have chosen, or 80% of the market value, whichever is less.



### 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 costs.



### What are my obligations?

- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any changes in your horse's health or its activities
- Provide a vetting or valuation of your horse when we ask you
- Do everything reasonable to look after your horse to prevent any accident, illness or disease, including appropriate worming and vaccination, regular foot care by a registered farrier, and annual dental checks
- 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.