



POLICY SUMMARY

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request. The summary does not form part of your contract of insurance.

INSURER

This Insurance is underwritten by Certain Underwriters at Lloyd's, led by Syndicate 1209 per XL London Market Limited

ABOUT YOUR POLICY

This Insurance provides the following coverage:

Equine insurance

This Insurance only relates to the coverage which you request and the Underwriters agree to insure.

Cover specific features and benefits:

The Underwriters will pay up to the sum insured shown in the policy schedule for the fair market value for your horse in the event of

- Death (as a result of accident, injury, illness or disease),
- Theft,
- Humane destruction (as defined in the policy document),
- Death or humane destruction directly resulting from theft of the horse,

which occurs during the period of insurance.

Extensions to cover available (if you have requested cover and the Underwriters have agreed to insure):

- Twelve month extension (basic cover provided is 90 days after expiry of this Insurance).
- Stallion permanent disability which covers total permanent Infertility, or inability to breed mares.
- Prospective foal which covers the foetus in the mare from 45 days post last mating until 30 days after birth.
- Economic slaughter or loss of use in respect of 'sport horses' only (show jumpers, event horses)

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying to this policy or added to the policy by endorsement that will bar any payment are listed below.

This Insurance excludes loss due to or relating to:

1. intentional slaughter by or under the order of any government or public or local authority or any person or body having or claiming jurisdiction.
2. death or HUMANE DESTRUCTION caused by one or more of the following:
 - any surgical operation unless conducted by a veterinary surgeon necessitated solely by accident, illness or disease.

- the administration of any medication unless by a veterinary surgeon necessitated by accident, illness or disease.
- wilful injury or intentional acts or omissions by the insured or other persons who have care, custody or control of the horse.
- failure by the insured or other persons who have care or control of the horse to provide proper care and attention.
- Avian Influenza or any mutant variation thereof. (It may be possible to purchase this cover. Please contact your insurance intermediary for further advice).

3. terrorism.
4. death or humane destruction that take place outside the geographical limits stated.
5. incorrect use.
6. Humane destruction on economic grounds.
7. public liability for property damage or injury arising from the ownership or use of the horse.

Key Policy Conditions

- a) **You have declared the horse to be in sound health and free of any illness unless pre-existing conditions have been agreed by the Underwriters.**
- b) You must be the owner of the horse and pay the premium prior to the agreed due date.
- c) If the horse shall be operated on for castration or spaying the insurance cover ceases at midnight of the day prior to the operation.
- d) You must notify the Underwriters immediately of event that may be subject of a claim under the policy.
- e) You must pay for a veterinary surgeon to treat the horse in event of illness or physical disability or in event of death pay for a post mortem. At the same time you must inform the Underwriters without delay.
- f) You are required to complete and send a claim form to the Underwriters within 60 days of death, humane destruction or theft.

PERIOD OF INSURANCE

The period covered by this Insurance is twelve months (unless expressly stated otherwise). Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

Your Right to Cancel

You have a statutory right to cancel the policy within 14 days starting on the later of the date you

- enter into the contract, or
- receive the policy documentation.

To cancel please write to the insurance intermediary who sold you this Insurance or to the correspondence address shown on your policy schedule. On receipt of your notice of cancellation, the Underwriters will ask you for a declaration of Significant Risk. In the declaration of Significant Risk you will confirm whether or not the horse has been involved in transit to or from any destination, racing or presented at any show or competition.

The premium paid will be apportioned 12% to the Significant Risk, if applicable, and the balance to the annual cover. The Underwriters will refund a pro rata share of the premium you have paid for the annual cover.

If you do not exercise your right to cancel within the statutory period then you may cancel this policy at any other time but any refund of premium may be calculated on short period rates set out in the policy. If a loss is paid on the horse then no refund will be allowed.

The Underwriters may cancel your insurance at any time by mailing written notice to your address as shown in the Schedule, stating a date at least 10 days from the date of the notice, when cancellation will be effective. In such case the Underwriters shall return the paid premium less the earned portion calculated on a pro rata basis from the date of such cancellation.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify Lycetts, The Coach House, 168 High Street, Newmarket, Suffolk, CB8 9AQ, Tel 01638 676700, Fax 01638 664700, E-mail newmarket@lycetts.co.uk

COMPLAINTS

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Jonny McIrvine either in writing at Lycetts, The Coach House, 168 High Street, Newmarket, Suffolk, CB8 9AQ or by telephone on 01638 676700.

In the event that you remain dissatisfied you can refer the matter to the Policyholder And Market Assistance Department at Lloyd's. The contact details are:

Policyholder And Market Assistance Department, Lloyd's Market Services, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsooken Street, London E1 8BN) and on their website: www.fscs.org.uk

LAW APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law.