

Kbis Riding & Competition horse cover

Policy Summary

This policy summary does not contain the full terms and conditions of the policy. A copy of your equine insurance policy terms and conditions will be sent to you with your Certificate of Insurance.

This policy provides horse insurance. See below for details of the sections of cover offered.

The Policy is a 12-month contract and renewal may be invited every year.

This policy is underwritten by Allianz Insurance PLC.

Cancellation Rights

If after receiving your certificate of insurance and full policy terms and conditions you are not happy you have 14 days during which you can cancel the policy by sending written confirmation to KBIS Ltd, Cullimore House, Peasemore, Berkshire, RG20 7JN. If you cancel outside of the 14-day cancellation period you will be charge on a pro rata scale for time on cover. In the event of a claim the full annual premium must be paid and no return premium is given in respect of cancellation.

How do I notify a claim?

You need to complete a claim form for the incident in question. You can notify us of a

claim and obtain a claim form by calling 01635 247474. Your vet may charge you a fee for completing a claim form. Your policy does not cover this cost.

How do I make a complaint?

If you have a complaint please contact Kbis Ltd. at:

Kbis Ltd, Cullimore House, Peasemore, Newbury, Berks, RG20 7JN, telephone 01635 247474 or email complaint@kbis.co.uk

If Kbis Ltd are unable to resolve the problem within 4 weeks your complaint will be passed to Allianz Insurance PLC. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service (FOS). Full

details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the FOS does not affect your legal rights.

Financial Services Compensation Scheme

Allianz Insurance PLC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our liabilities. You may be entitled to compensation up to £2000 for the first part of any claim and 90% of the remainder. Further information about compensation scheme is available from the FSCS.

Important Notes

Significant Exclusions and Limitations

- Policy terms & conditions, premiums & excesses may change each year (see Policy Document Page 6 Important Information).
- You must take proper care of your horse including an annual dental examination, vaccinations, worming programme and any treatment recommended by your vet to prevent illness or injury (see Policy Document Page 3 Veterinary Fees Exclusions).
- Insurance cover can be arranged from 30 days of age onwards (see Policy Document page 6 Important Information).
- Once your horse reaches 15 years, the cover becomes more restrictive and from 20 to 30 years the cover for death and veterinary fees will be limited to accidental external injury only under our leisure scheme (see Policy Document page 1).
- Your policy does not cover any illness or injury that pre-existed cover, or any illness within the first 14 days of cover (see Policy Document page 6 Important Information).
- You must be resident in the United Kingdom (including the Isle of Man and the Channel Islands) to insure your horse under this policy (see Policy Document page 6 Geographical Limits).
- You pay the first £250 on claims under Third Party Liability (damage to property only), £100 on claims for saddlery and tack, £200 or 10% (whichever is the greater) for Trailer cover, and between £110 and £500 (depending on the scale chosen, see table overleaf) for Standard Vets Fees (see Policy Document Pages 2 – 5, sections B to F).
- Your policy does not cover costs charged by your vet for completion of insurance claim forms (see Policy Document Page 3 Veterinary fee Exclusions).
- The insurers may place specific exclusions on your policy (see Policy Document Page 6 Important Information). If applicable these will be noted on your certificate of insurance.

Significant Features & Benefits

Basic Cover (see policy document page 1)

All Risks of Mortality + Theft Cover: Provides cover if the horse is killed, dies or your veterinary surgeon has to put the horse down on humane grounds as a result of an accident, sickness or disease. A claim under this section will require a post mortem examination unless prior agreement has been made with Kbis. Also covers for loss by theft or straying. The horse must be domiciled in the in the UK but can travel in Western Europe for up to 90 days. All transits and foaling included. *KBIS has no excess on basic cover.*

Age limits for basic cover: 30 days to 14 years inclusive.

Foals from 24 hrs by arrangement

USE AND CLASS OF COVER

Class 1 A

Hacking, Rearing, Breeding, Breaking, Gymkhanas, Showing in hand or under saddle, Dressage up to Elementary level, non-competitive Driving, Riding Club and Pony Club Events including Novice Hunter Trials, Showjumping up to Foxhunter level.

Sum insured under £7500.

Class 1 B

As per class 1A with sum insured over £7500 plus: Dressage above Elementary level, Showjumping above Foxhunter level. Intro & Pre-novice Eventing, Le Trec.

Class 2

As Class 1 plus: Novice and Intermediate Eventing, Hunting, Open Hunter Trials, Competitive Long Distance Riding (under 25 miles), Polo Cross, Western Riding, Horseball.

Class 3 * Mortality and Theft Cover only.

As Class 1 & 2 plus: Advanced Eventing, Team Chasing, Competitive Long Distance riding (over 25 miles), Polo* & Arab Racing*.

OPTIONAL COVER - Permanent Loss of Use / Vets Fees

A Permanent Loss of Use: (see policy document page 2, section A) Caused by accident, sickness or disease, resulting in the horse being permanently incapable of fulfilling the purpose for which it is insured.

Excluding losses arising from blemishing. This section does not provide cover for loss of value, lack of ability or unsuitability.

In the event of an agreed claim under this section the assured has two choices:

- (I) Keep the insured horse in retirement and receive up to 75% or 100% less the residual value.
- (II) Residual value is negotiable but subject to a minimum of 10% of the sum insured.
- (III) Have the horse humanely destroyed and receive up to 75% or 100% of the sum insured, depending on cover purchased.

Age Limit: From 3 years to 12 years maximum for new business and 13 years for renewals.

12 months claim extension period from injury or onset of illness.

B Veterinary Fees: (see policy document page 2, section B) Arising from any accidental injury or illness, occurring or manifesting itself during the currency of the policy, and on going treatment for 12 months from the injury or onset of illness, but excluding veterinary fees resulting from normal preventative inoculations and pre-existing conditions.

Scale	Vet Fees Paid	Class	Excess (payable by the assured) per incident	Limit Per incident	Limit In aggregate
A	Pays 85% vet fees or 100% for colic surgery* above the fixed excess	1A 1B & 2	£125 + 15%* £135 + 15%*	£5000	Unlimited
B	Pays vets fees above the excess, and includes £500 complementary treatment within incident limit	1A 1B & 2 3	£125 £135 £160 + 15%	£3500	Unlimited
C	Pays vets fees above the excess, and includes £500 complementary treatment within incident limit	1A 1B & 2 3	£125 or £500 £135 or £500 £160 or £500 + 15%	£5000	Unlimited
D	Pays vets fees above excess up to £1000. This extended to £5000 for life saving surgery for the following conditions only: colic surgery, long bone fractures or joint/tendon lavarge for sepsis.	1A 1B & 2 3	£125 £135 £160 + 15%	£1000	£5000

Class 1A, 1B & 2 veterinary fee cover as detailed in your certificate – individual policies may have specific variations or restrictions.

Complementary Treatment - non-veterinary treatment for specific conditions diagnosed and carried out on the recommendation of a veterinary surgeon, by a veterinary surgeon or persons other than a veterinary surgeon. This includes physiotherapy, faradism, laser treatment, back manipulation, corrective farriery, osteopathy, nutraceutical, alternative medicine, herbalist, homeopathy and acupuncture.

OPTIONAL COVER - Tack / Trailers / Personal Accident / Legal Liability

C Harness, Tack And Saddlery: (see policy document page 3, section C) covering loss or damage however caused, excluding fair wear and tear. (Riding Schools or other Commercial premises only covered for privately owned tack in an alarmed tack room).

Limit: Market Value of the items lost or damaged up to the sum insured.

Maximum: £3,000 in respect of each assured during any one policy period, subject to an excess of £100 each and every claim.

D Trailers And Horse Drawn Vehicles: (see policy document page 3, section D) covering physical loss or damage however caused, excluding fair wear and tear.

Excluding: All and any legal liability to third parties.

Limit: Market Value of the trailer up to the sum insured.

Maximum: £5,000 any one trailer or horse drawn vehicle, subject to an excess of £200 or 10% which ever is the greater, each and every claim.

Conditions must be immobilised when not in use.

E Personal Accident: (see policy document page 4, section E)

Accidental bodily Injury causing death or permanent injury to the rider or driver of an insured horse, including persons riding or driving with the permission of the assured.

Excluding: Riding or driving in any kind of race under Jockey Club rules, with exception events under A.R.A.B. rules or racing under Pony Club/ Point-to-Point rules.

Age Limits: 5 to 75 years of age inclusive.

**The amount otherwise payable shall be reduced by 50% until you have reached your 16th birthday. The amount otherwise payable shall be reduced by 20% where you are not wearing headgear conforming to ENI 384 or PAS 015 at the time of the accident.

BENEFIT SCALE	Scale 1	Scale 2
Death**:	£10,000	£20,000
Loss (use of) one or more limbs or,	£10,000	£20,000
Loss of sight in one or both eyes or	£10,000	£20,000
Deafness in both ears:	£10,000	£20,000
Permanent total disablement:	£10,000	£20,000
Dental work following an accident, maximum in respect of any one accident, with excess of £100 per claim:		
	£1,000	£2,000
BENEFIT SCALE	Scale 1	Scale 2

F Legal Liability: (see policy document page 5, section F) Provides cover for the rider or handler of the insured horse (providing they have permission of the owner or are the owner) for a claim resulting from the handler or rider becoming legally liable through or arising from connection with the insured horse.

Liability Exclusions: Livery stables, riding schools & equestrian centres. Claims in respect of assured's family or household or if the rider takes legal action against the owner for bodily injury. This insurance does not cover claims that are covered under any other existing policies or policy.

Limits: Level 1 - £1,000,000 or Level 2 - £2,000,000

Excess: Liability cover is subject to an excess of £250 for any one incident in respect of property damage claims only.

Important Notice - Terms of Business

DEFINITIONS:

- a) "We/us" means Kbis Ltd trading as KBIS British Equestrian Insurance, Cullimore House, Peasemore, Berkshire, RG20 7JN. Tel: 01635 247474
- b) "Financial Services Authority" (FSA) 183 Marsh Wall, London, E14 9SR. Tel: 0845 606 1234.

REGULATION: KBIS Ltd is authorised and regulated by the Financial Services Authority.

Our FSA registration number is 300861. Our permitted business is to sell and administer non-investment products. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

OUR SERVICE: We are Independent Intermediaries and act on behalf of the insurers for a range of exclusive agencies. Whilst we make every effort to explain the options available, we do not advise on which cover is most suitable for you. The policy summary details the options available and we would ask you to check that the cover offered is correct for your requirements. We offer specific products through the following companies:

Product	Insurer
Riding & Competition horses	Allianz Insurance PLC
Bloodstock Insurance and Dog & Cat Insurance	XL syndicate 1209 at Lloyds of London
High Value Competition horses	Wellington syndicate 2020 at Lloyds of London Catlin syndicate 2003 at Lloyds of London
Equine Liability	Great Lakes Reinsurance (UK) PLC
Masterplan	Catlin syndicate 2003 at Lloyds of London
Horsebox Insurance	Equity Red Star

The above list of products and associated Insurer's is subject to change from time to time, any changes of Underwriter or cover will be notified immediately and detailed on your certificate of insurance.

For very high value horses or large schedules we will utilise companies from the London Insurance Market. We will provide a list of these companies with the specific policy if applicable.

COOLING OFF PERIOD: You have the right to cancel your policy during a period of 14 days from your receipt of the policy documentation. Any cost of time on cover is detailed in the specific "Keyfacts" applicable to your policy including cancellation procedures at other times during the policy period.

YOUR DUTY TO PROVIDE INFORMATION: It is your responsibility to provide correct and accurate information to insurers with all statements you make on proposal forms, claim forms and other documents. You are responsible for checking that policy terms and conditions meet your requirements and for notifying claims or circumstances that might give rise to a claim. Please note that if you fail to disclose any material information to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are in doubt over any of the policy terms or conditions, please seek our advice promptly.

PAYMENT & DOCUMENTATION: The provision of insurance services is subject to the satisfactory payment of the appropriate premium. Premiums are due for payment by inception / renewal date of the policy. Premiums resulting from a request for amendment are due immediately upon request. We will provide full information about your payment options at the appropriate time. We may keep certain documents such as your insurance policy documents or certificate until we receive full payment and/or all information required (e.g. proposal forms, health documentation or claims history) to issue the insurance certificate.

AGENT OF THE INSURER: We act as Agent for the Insurer for some of the Insurance companies that we deal with for the purpose of receiving and holding premiums and paying out claims monies. We receive commission from the insurer for the retailing and processing of policies and for any claims handling and we may potentially earn a profit commission on some schemes.

CONFIDENTIALITY: All personal information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. We may use information we hold about you to provide information to you about other products and services which we offer. If you would prefer not to receive information on these services, please advise us. Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries in this respect, please contact us.

COMPLAINTS: It is always our intention to provide a first class service. However, should you wish to register a complaint, please contact us by any of the following methods:

- ...in writing – Write to KBIS British Equestrian Insurance, Cullimore House, Peasemore, Berkshire, RG20 7JN. Tel: 01635 247474
- ...by phone - Telephone 01635 247474
- ...by e-mail – complaints@kbis.co.uk

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

COMPENSATION ARRANGEMENTS: We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

LAW AND JURISDICTION: These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

NOTE: Your acceptance of these Terms of Business does not affect your normal legal rights.