


Sports Horse Insurance Insurance Product Information Document


This insurance is provided by Markel International Insurance Company Ltd which is registered in the UK. Markel International Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 202570.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

This is an equine insurance policy. Cover will only be provided for horses which you declare to and are accepted in writing by us.

	What is insured?
	<ul style="list-style-type: none"> ✓ Death of horse caused by an accident, injury, illness or disease ✓ Theft ✓ Humane destruction as a result of severe and unremitting pain which cannot be controlled by medication (as defined in the policy document) ✓ Death or humane destruction directly resulting from theft of the horse which occurs during the period of insurance. <p>Where noted on the certificate of insurance the following may also be included:</p> <ul style="list-style-type: none"> ✓ Twelve month extension (basic cover provided is 90 days after expiry of the insurance policy) ✓ Permanent incapacity or permanent loss of use in respect of 'sport horses' only ✓ Veterinary fees as detailed on the certificate of 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 ✓ All risks of physical loss or damage, including theft, occurring during the policy period of saddlery and tack belonging to the Assured

	What is not insured?
	<ul style="list-style-type: none"> • In the event that the horse is subject to a government or public or local authority quarantine and/or restriction order relating to an outbreak of a disease, this insurance does not cover death, intentional slaughter or humane destruction of the horse directly or indirectly attributable to said disease. • Death or humane destruction caused by one or more of the following: <ul style="list-style-type: none"> • 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 • Terrorism • Death or Humane Destruction that takes place outside the geographical limits stated • Incorrect Use • Humane Destruction on economic grounds • Humane Destruction or death as a consequence of Avian Flu or any mutant variation thereof. <p>Where Veterinary Fees are included:</p> <ul style="list-style-type: none"> • Veterinary costs incurred in connection with routine preventative treatment such as inoculations or vaccinations. Dentistry, spaying, castration, hereditary or congenital complaints or foaling risks are not covered unless complications arise. • Any cost incurred as a result of euthanasia and post mortem, carcass disposal or cremation unless extended on the certificate. • Husbandry costs, livery expenses or transportation costs, cost of horse walker or specialist exercise regime including spa treatment. • Veterinary costs arising out of illness or disease contracted within the first 14 days of the inception, or 14 days from the date of the animal being added hereto. • Veterinary costs for conditions not advised during the policy period.

- Veterinary cost incurred more than 12 months after the injury or onset of illness
- Alternative treatment, remedial farriery or hospitalisation cost unless extended on the certificate.
- Cost incurred in preparing veterinary reports or claim forms.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! All treatments must be carried out or recommended by a qualified veterinary surgeon
- ! Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.
 - there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.



Where am I covered?

- ✓ Great Britain, Ireland, Northern Ireland, the Channel Islands, the Isle of Man and the rest of the European Union other than EU Accession Countries 2004 onwards.



What are my obligations?

- When arranging your policy or when making changes to your policy you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible by telephone, e-mail, the KBIS Claims app or fax. You may obtain a claim form by calling 01635 247474 or emailing ask@kbis.co.uk.
- You must provide any documentation we ask for within a reasonable timescale
- You must ensure that the horse's health is maintained and take reasonable steps to prevent illness, injury or death. The horse must be regularly wormed or assessed for worm infestation by egg-count or saliva test, and treated in the event of a positive test result in accordance with veterinary guidelines. The horse must be vaccinated against tetanus and influenza.
- You must pay for a veterinary surgeon to treat the horse in the 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.
- You are required to complete and send a claim form to the Underwriters within 60 days of death, humane destruction or theft.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- You can pay your premium annually (every 365 days) or calendar monthly (every calendar month). Payment can be made by Cheque, Credit or debit card or direct debit



When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy certificate.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been insured.