





## Horse Owner's Liability Insurance Insurance Product Information Document

This insurance will be underwritten by Liberty Mutual Insurance Europe SE (LMIE). Liberty Specialty Markets is a trading name for LMIE, a member of the Liberty Mutual Insurance Group. LMIE (registered number SE000115, PRA/FCA no: 202205) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales at 20 Fenchurch Street, London, EC3M 3AW. Tel: +44 (0) 20 3758 0000.

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 a horse owner's liability insurance policy. Cover will only be provided for horses which you declare to us and that we subsequently accept in writing.

	What is insured?		What is not insured?
	<ul style="list-style-type: none"> <li>✓ Legal damages you become liable to pay to a third party for injury or property damage following an incident involving an insured horse under this policy during the period of insurance.</li> <li>✓ Legal costs you incur in connection with the incident.</li> <li>✓ If you are required to attend court as a witness in connection with a claim in respect of which you are entitled to payment under this policy, we will provide compensation to you at the rate of GBP 250.00 per day for each day on which attendance is required.</li> </ul>		<p>Legal liability and/or legal costs relating to:</p> <ul style="list-style-type: none"> <li>✗ Incidents not caused by the insured horse.</li> <li>✗ Incidents occurring outside of the period of this insurance.</li> <li>✗ Incidents occurring outside of the territorial limits of this insurance.</li> <li>✗ Deliberate acts caused by you.</li> <li>✗ Injuries caused to another rider whilst playing polo or racing under rules.</li> <li>✗ Injuries caused to you or any person named as insured under this policy.</li> <li>✗ Damage to property owned by you or in your care.</li> <li>✗ Incidents that are related to your trade, business or profession.</li> <li>✗ Incidents that arise in connection with any activities that would make you subject to the regulations of the Riding Establishment Act.</li> <li>✗ Injuries sustained by any person working under your control in connection with your business</li> </ul>



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! 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.

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- 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?

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- ✓ Great Britain, Ireland, Northern Ireland, the Channel Islands and the Isle of Man.



### What are my obligations?

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- 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 your broker 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 notify us as soon as is reasonably practicable of any event that may give rise to a claim under this policy and you must provide us with all additional information as we may require. Every letter of claim, writ summons or process and all related documents and any other written notification of claim must be forwarded unanswered to us as soon as is reasonably practicable after they are received.
  - If we make any payment under this policy, we will be entitled to all your rights and remedies against any party and will be allowed to sue in your name at our own expense. You must provide all information and documents and give to us all such assistance as we may require to secure such rights and remedies. You must do nothing to jeopardise or extinguish any rights against a third party or parties, and you must do everything possible to preserve such rights.

**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?

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- Your broker will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

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- 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?

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- You can cancel this insurance at any time by contacting your broker. 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 covered and the administrative cost of providing the insurance.
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