

KBIS Masterplan Insurance



Insurance Product Information Document

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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?

Personal insurance including cover for property, personal accident and personal liability.

 What is insured?	 What is not insured?
<p>What is covered on your individual policy is detailed in your certificate of insurance. The options below are only included if detailed in your certificate of insurance and the levels of cover or limits will vary depending on the options chosen.</p> <ul style="list-style-type: none"> ✓ Physical loss or damage to your property up to the sum insured as specified on the certificate of insurance ✓ Legal liability for injuries to third parties or damage to their property up to the agreed amount arising out of your use and/or ownership and/or control of a horse drawn vehicle or horse trailer only ✓ Legal liability of any passenger for injuries to third parties or damage to their property up to the agreed amount arising only out of the passenger travelling in a horse drawn vehicle or horse trailer used and/or owned and/or under the control of the Insured. ✓ Bodily injury or illness sustained by the Insured Person up to the limit specified in the Schedule of Compensation ✓ The cost of Dental Treatment performed within 12 months of the date of the Accident up to the limit specified in the Schedule of Compensation. 	<p>In relation to Section 1 (Physical Loss or Damage)</p> <ul style="list-style-type: none"> ✗ loss or damage caused by damp, mildew, oxidisation, moth, vermin, any gradually operating cause, wear and tear or mechanical or electrical faults or breakdown. ✗ damage or deterioration caused by the actual process of dyeing, cleaning, repair or renovation. ✗ loss from unattended vehicles unless from a locked luggage boot, concealed luggage compartment or glove compartment and following forcible and violent entry to the vehicle. ✗ damage to tyres. ✗ loss of or damage to clippers. ✗ loss of or damage to saddles caused by negligence or wear and tear. ✗ any loss or damage occurring whilst the Insured Property is being used in connection with any business or used for hire and reward. ✗ loss or damage from the Insured's premises by theft or any attempt thereof unless following forcible and violent entry to or exit from the said premises. <p>In relation to section 2 (Personal Liability)</p> <ul style="list-style-type: none"> ✗ Bodily Injury to any member of the Insured's family or household. ✗ loss of or damage to Property belonging to or in the care, custody or control of the Insured or member of the Insured's family or household or a person in their service. ✗ Bodily Injury or loss of or damage to Property arising out of or incidental to any profession, occupation or business of the Insured. ✗ Bodily Injury or loss of or damage to Property directly or indirectly caused by or contributed to by or arising from:- <ul style="list-style-type: none"> a) point to point racing or Horse racing under the rules of any legally constituted racing authority. b) the use of a Horse or Horse drawn vehicle or Horse trailer for Hire or Reward. <p>In relation to section 3 (Passenger Liability)</p> <ul style="list-style-type: none"> ✗ Bodily Injury to any member of the Passenger's family or household. ✗ loss of or damage to Property belonging to or in the care, custody or control of the Passenger or member of the Passenger's family or household or a person in their service. ✗ Bodily Injury or loss of or damage to Property arising out of or incidental to any profession, occupation or business of the Passenger. ✗ Bodily Injury or loss of or damage to Property directly or indirectly caused by or contributed to by or arising from:- <ul style="list-style-type: none"> c) point to point racing or Horse racing under the rules of any legally constituted racing authority. d) the use of a Horse or Horse drawn vehicle or Horse trailer for Hire or Reward. ✗ Accidental damage in respect of horse-drawn vehicles occurring during competitions, trials and cross country events and any training for these events. <p>In relation to section 4 (Personal Accident and Illness and Dental Treatment) the Insured Person engaging in or taking part in:</p>



- ✗ Naval, military or air force service or operations
 - ✗ Winter sports (other than skating or curling)
 - ✗ Skin diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hang gliding, parachuting, hunting on horseback, or driving or riding in any kind of race.
 - ✗ The Insured person engaging in Air Travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern
 - ✗ The use of power driven woodworking machinery
- General Exclusions (applicable to all sections):**
- ✗ Radioactive and nuclear assembly
 - ✗ War and terrorism
 - ✗ Computer system records and electronic data
 - ✗ Sonic bangs
 - ✗ Pollution and contamination
 - ✗ Contractual liability
 - ✗ This policy does not cover any loss, damage, liability, claim, cost, fee or expense caused by:
 - i. the use of, or inability to use;
 - ii. any error or omission relating to the use of; or
 - iii. any hoax or threat relating to the use of;



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.
 - 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 and the Isle of Man
- ✓ The rest of the world on a temporary basis by prior approval



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
- The Insured or Passenger must not admit liability or offer or agree to settle any claim without the Insurer's written permission.



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.