



Private Horse Owner Equine Liability Insurance Policy 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 schedule and policy document which is available on request.

What is this type of insurance?

This is an equine liability insurance policy for Public Liability for private horse owners. This policy is to insure you against legal liability for accidental injury to third parties or damage to third party property that occurs during the period of coverage and arises out of and in connection with the use of your horse declared under the policy schedule.

	What is insured?		What is not insured?
	<p>Public and Products Liability</p> <ul style="list-style-type: none"> ✓ Damages and claimant's costs incurred in respect of your legal liability for injury to any person and damage to third party property which occurs in connection with the use of your horse. ✓ Legal costs incurred with our written consent in connection with any claim made against you under this section. 		<p>The main exclusions to this Liability insurance are:</p> <ul style="list-style-type: none"> ✗ Damage to property belonging to you and/or your business. ✗ Incidents not caused by a horse insured under this policy and listed in the schedule. ✗ Liability arising out of a breach of professional duty. ✗ Deliberate acts and/or any omissions by you. ✗ Any injury arising from the negligent act and/or omission of any participant towards another participant. ✗ The ownership, possession or use of any mechanically propelled vehicle (subject to compulsory insurance or security). ✗ Pollution or contamination other than which arises from a sudden, identifiable, unintended and unexpected incident. ✗ Fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens. ✗ Punitive or exemplary damages whether as fines, penalties or otherwise. ✗ Terrorism. ✗ War, invasion, acts of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition. ✗ Cyber incidents. ✗ Prior claims or circumstances. ✗ Injury to any person employed by you. ✗ Injury to you. ✗ Any loss arising from you trade, business or profession. ✗ Any loss arising in connection with any activities which would make you subject to the Riding Establishment Act. ✗ Deliberate disregard of the need to prevent injury or damage.



Are there any restrictions on cover?

Main restrictions:

- ! You must follow the claims procedure as set out in your policy document when you discover any circumstance or event which may give rise to a claim.
- ! Excesses apply and are shown in your schedule.
- ! Each section of cover has a maximum we will pay. Full details are in your schedule.
- ! You must ensure you comply with any additional endorsements applied by us to your policy coverage.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands, the Isle of Man.
- ✓ The EU for trips up to 90 days in duration.



What are my obligations?

- You must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take all reasonable precautions for the safety of and to avoid, prevent or minimise any injury to others or damage to their property.
- In the event of a claim or any circumstance that may give rise to a claim you must notify us as soon as reasonably practicable.
- You must pay the premium.

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?

- 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?

- This insurance cover is for the period stated in your schedule and the start date and end date of the cover are specified in your schedule.



How do I cancel the contract?

- 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 any applicable administrative cost of providing the insurance.