



Rated by Experts

Leading the market in  
clarity and transparency



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## Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

### Red Line 1 – Lowest age covered (days)

**Must be 30 days old or less.** Young foals usually have to reach a minimum age before they can get insured. Most insurers set it between 30-90 days. We think it is reasonable to insure young horses older than 1 month.

### Red Line 2 – Highest age at policy start date (years)

**Must be 18 years old or higher.** Older horses are riskier to insure, therefore there is usually a maximum age at which a horse can be insured. We think it is reasonable to insure 18-year-old horses or older. (Some providers do offer veteran horse cover, but these ratings are for standard horse insurance only.)

### Red Line 3 – Public liability

**Must be £2,000,000 or more.** This is the amount the insurer will pay if the owner of the insured horse is found liable for the horse causing damage to people or property. £2,000,000 is a standard amount and all 5-star insurers should meet at least this threshold.

### Red Line 4 – Vet fees per incident

**Must be £4,000 or more.** This is the most fundamental part of horse medical insurance, so in a top-rated product it is paramount that it is above the market average, which is around £4,000.

### Red Line 5 – Covers both injury and illness?

**Must cover both injury and illness.** Some horse insurance products only cover injuries. We think the best products will cover both injuries and illnesses of the insured horse.

### Red Line 6 – Livery at hospital total

**Must be £225 or more.** If the horse is hospitalised, the owner incurs not just the costs of treatment but also the cost of housing the animal at the medical provider. Policies should cover this.

### Red Line 7 – Saddlery and tack total

**Must be at least £5,000.** This red line refers to how much the insurer pays towards the costs of replacing or repairing saddlery and tack.

## Red Line 8 – Waiting period (days)

**Must be a maximum of 14 days.** The time before injuries and illnesses are covered after the start of the insurance period should not exceed the industry standard of two weeks.

## Contact Fairer Finance

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