

The policy summary does not contain the full terms and conditions of your policy. A copy of your horse insurance policy terms & conditions will be sent to you along with your first Horse Insurance Schedule and at each subsequent renewal – when read together, these contain the full terms and conditions of your policy.

This is a 12 month policy contract, renewable each year. At each renewal, any changes to your policy terms & conditions will be notified to you. At each renewal and at each mid-term adjustment you will be issued with a replacement Horse Insurance Schedule showing your updated cover.

A duplicate copy of your policy terms and conditions is available to you at any time on request and can be downloaded from [www.millins.co.uk](http://www.millins.co.uk)

The policy is underwritten by Allianz Insurance plc and Pen Underwriting Limited on behalf of Royal & SunAlliance plc, AIG Europe Ltd. & Aviva Insurance Ltd. It is administered on their behalf by Millins Chartered Insurance Brokers.

### Cancellation Rights:

If after receiving your certificate of insurance and full policy terms and conditions you are not happy, you have 14 days during which you can cancel the policy and receive a full refund of your premium, subject to no claims having occurred. To cancel your policy, please contact Millins Chartered Insurance Brokers (contact details as below). For full details of your cancellation rights including cancellation beyond the first 14 days please refer to pages 17-18 in the policy wording.

### How to Claim:

You should notify us as soon as possible if anything happens that could lead to a claim. You will also need to complete a claim form to formally report the incident. To notify us of a claim please contact Millins Chartered Insurance Brokers either by phone on 01704 821187, email: [office@millins.co.uk](mailto:office@millins.co.uk) or in writing at 14 New Street, Mawdesley, Ormskirk, Lancashire L40 2QP

### How to make a Complaint:

Our aim is to get it right first time, every time. If we make a mistake we try to put it right promptly.

**Sales Complaints:** If you have a complaint about how your policy was sold, please contact:-

Wendy Cook or Andy Smith  
Millins Chartered Insurance Brokers  
14 New Street  
Mawdesley  
Ormskirk  
Lancashire  
L40 2QP

Tel: 01704 821187  
Fax: 01704 822864  
Email: [office@millins.co.uk](mailto:office@millins.co.uk)

### Non-Sales (Public Liability only) Complaints:

If you have a complaint which relates to either your policy or to a claim then please raise this is the first instance with Millins Chartered Insurance Brokers who will aim to resolve your concerns by close of the next business day. If Millins is unable to deal with your concerns the matter will be forwarded onto Pen Underwriting Limited on behalf of Insurers Specified above.

If after your insurers have reviewed your complaint, you remain unhappy, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). Please refer to page 21 of the policy wording for full details.

### Non-Sales (Excluding Public Liability) Complaints:

If you have a complaint about anything other than how your policy was sold, or the Public Liability section of cover, please contact our Customer Satisfaction Manager at:

Allianz Insurance plc, Great West House (GW2), Great West Road,  
Brentford, Middlesex TW8 9DX  
Telephone 0345 026 1985  
Email [ahd.csm@allianz.co.uk](mailto:ahd.csm@allianz.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone 0800 0234567 or 0300 1239123  
Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit [ec.europa.eu/odr](http://ec.europa.eu/odr) to access the Online Dispute Resolution Service. Please quote our e-mail address: [ahd.csm@allianz.co.uk](mailto:ahd.csm@allianz.co.uk) Alternatively, you can contact the Financial Ombudsman Service directly.

### Financial Services Compensation Scheme:

- If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)
- If Pen Underwriting Limited on behalf of Insurers Specified above is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)
- If Millins Chartered Insurance Brokers is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)

Further information about the FSCS can be found at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning the FSCS on 0800 678 1100

### Significant Exclusions and Limitations:

Your Horse Insurance Schedule details any special terms, conditions and/or exclusions that apply only to you and your horse/s.

Your full Policy Terms & Conditions detail the exclusions that apply to you and also to all other policyholders. Policy terms and conditions, premiums and excesses may change each year. The main exclusions and limitations contained in the full policy terms and conditions are detailed below:-

- You must take all reasonable precautions for the safety of any insured horse and insured property to prevent injury, illness, disease, theft or damage. This includes but is not limited to undertaking all routine preventative measures as recommended by your veterinary surgeon. In the event of a disagreement between you and us regarding whether precautions taken are reasonable or not, then a deciding opinion will be sought from an independent third party – for example a Vet. The independent third party must be mutually agreed by you and us, and their decision will be binding on both you and us. (see General Condition - Reasonable Precautions on page 17 of your policy)
- You can insure your horse from 30 days of age onwards (see About your Horse Insurance on page 1 of your policy)
- Once your horse reaches 16 years, cover for death, loss of use and veterinary fees is limited to accidental external injury only unless special arrangements are made and the additional premium is paid. You may also choose to insure younger horses for accident only (see your personalised Horse Insurance Schedule to check if your cover is accident only under sections 1a (accident only death); 5a (accident only loss of use) and/or 6a (accident only vet's fees)
- Your policy does not cover any illness, disease or injury that occurred before your policy started (see General Exclusion (J) on page 16 of your policy)
- Your policy does not cover any illness or disease within the first 14 days of cover (see exclusion (g) of sections 1 (death); 5 (loss of use) and 6 (vet's fees) on pages 4,8 & 10 of your policy).
- Your policy does not operate whilst you take part in any illegal activity, such as Hunting with Hounds (see General Exclusion (I) on page 16 of your policy)
- Your horse must be kept in the United Kingdom (including the Isle of Man and the Channel Islands) to be insured under the policy (see Policy Definition - Territorial Limits) on page 2 of your policy)
- Your policy does not cover costs charged by your vet for completion of insurance claim forms (see exclusion (n) of section 6 (Vet's Fees) and section 6a (accident only vets fees) on pages 10 & 11 of your policy)
- The use of specialist diagnostic procedures must be referred to us in advance (see special condition 3, applicable to Vet's Fees Sections 6 & 6a on pages 10 & 11 of your policy)
- Death of Horse, Permanent Loss of Use and Vet fees claims must be reported to us within 12 months of onset (see exclusion (a) of sections 1 (death), 1a (accident only death), 5 (permanent loss of use), 5a (accident only permanent loss of use), 6 (vet's fees) and 6a (accident only vet's fees) on pages 4, 5, 8,9,10 & 11 of your policy)
- In the event of the death of your horse, you must give us at least 24 working hours notice of the death and the carcass must not be disposed of without our consent, nor before we have confirmed whether or not we require a Post Mortem (see special conditions 3 & 4 of sections 1 (death) and 1a (accident only death) on pages 4 & 5 of your policy)
- Your policy does not provide cover under section 4 - Public Liability where cover is provided by any other insurance (see Other Insurances on page 18 of your policy)

## Significant Benefits

- **Agreed Horse Sum Insured** - This unique feature removes the horse "Market Value" clause found in many other policies, we do not ask you to justify the value of your horse should a claim occur.
- **No Claims Loyalty Discount** - 5%, 10% & up to 15% reduction in premium, when your policy continues claim free.
- **Flexible Policy** - choose the sections of cover YOU want to suit YOUR needs
- **Experienced Staff** - You will receive professional advice from Insurance Professionals with equestrian expertise.

## Options Available

Only the section of cover that YOU select for your horse/s will operate, the available sections of cover are shown below

### Death of Horse (Section 1)

Pays your horse's Sum Insured should he/she unexpectedly die or have to be euthanased on humane grounds - due to an accident, illness or disease

Excess £Nil

### Accident Only Death of Horse (Section 1a)

Pays your horse's Sum Insured should he/she unexpectedly die or have to be euthanased on humane grounds - due to an accident.

Excess £Nil

### Disposal Fees (Section 2)

In the unhappy event of the death/euthanasia of your horse, contributes towards the cost of burial, cremation or other method of disposal of your choice

Limit per claim £250

Excess £Nil

### Theft of Horse (Section 3)

Pays your horse's Sum Insured should he/she be stolen or be lost by straying, includes recovery expenses e.g. advertising / reward costs up to £200

Excess £Nil

### Public Liability (Section 4)

Protects you, your family and any person riding/leading/driving the horse/s named on your policy with your consent.

Indemnity Limit (Annual Aggregate) £2Million

Excess (Property Damage Claims) £250

Excess (Personal Injury Claims) £Nil

### Permanent Loss of Use (Section 5)

Provides a benefit should your horse become permanently unsound (due to an accident, illness or disease) and therefore become incapable of fulfilling the functions for which he is insured and kept.

Horse kept in retirement 70% Sum Insured

Horse euthanased 100% Sum Insured

Excess £Nil

### Accident Only Permanent Loss of Use (Section 5a)

Provides a benefit should your horse become permanently unsound (due to an accident) and therefore become incapable of fulfilling the functions for which he is insured and kept.

Horse kept in retirement 70% Sum Insured

Horse euthanased 100% Sum Insured

Excess £Nil

### Veterinary Surgeon's Fees (Section 6)

Pays for the treatment of your horse for 12 months should he/she suffer an accident/illness/disease and need veterinary attention. Cover includes - Accidental Injury, Illness, Disease and Foaling Complications (Excess Doubled)

Limit per claim choice of £3,000 or £5,000

Excess choice of £120, £300 or £500

Additional % Excess optional further 20% Excess

### Accident Only Veterinary Surgeon's Fees (Section 6a)

Pays for the treatment of your horse for 12 months should he/she suffer an accidental injury and need veterinary attention.

Limit per claim £2,000

Excess £ 120

### Alternative Therapy Fees (Section 7)

- Available as an extension to one of the above vet fees covers. Contributes towards the cost of other treatments recommended by your vet (but not performed by your vet) that will aid the recovery of your horse, for example –

Corrective/surgical shoeing 100%

Alternative Therapies 100%

Hospitalisation (at vet. Hospital or

Alternative therapy centre) 50%

Essential Transport (to/from

Place of treatment/therapy) 50%

Limit per Claim £1,000

Excess £Nil

### Personal Accident & Dental Fees (Section 8)

Protects you, your family and any person riding/leading/driving your horse with your consent (including passengers in a vehicle drawn by your horse)

Rider Personal Accident £10,000

Excess £Nil

Rider Dental Fees £ 1,500

Excess £75

### Saddlery, Tack & Harness (Section 9)

Covers your tack, rugs, clippers and horse/s equipment against theft or damage anywhere in the UK, subject to tack being locked away when not in use. Two levels of cover are available:-

	Reinstatement (New for Old)	Indemnity (Wear'n'Tear)
Minimum Sum Insured	£1,000	£400
Claims Basis	As new	2nd Hand
Single Item Limit	£400	£250
Excesses:		
Theft from Vehicle	£150	£150
Other loss/damage	£ 75	£ 75

### Trailers (Section 10)

Covers your trailer for Fire, Theft and Accidental Damage. All Trailers must be wheel-clamped or in a securely locked and enclosed building whilst not in use. Public Liability cover operates for insured trailers whilst unattached from your towing vehicle.

Claims Basis Market Value

Theft Excess £150

Fire & Accident Excess £ 75

### Horsedrawn Vehicles (Section 10)

Covers your Horsedrawn Vehicle for Fire, Theft and Accidental Damage. Public Liability cover operates for insured horsedrawn vehicles whilst in use and not in use.

Claims Basis Market Value

Excess (Marathon Driving/Practice for) £150

Excess (Other loss or damage) £ 75