

POLICY SUMMARY

12 MONTH EQUINE INSURANCE FOR ACCIDENTAL EXTERNAL INJURY ONLY

This policy summary does not contain the full terms and conditions of the policy. You may have additional cover listed on your Certificate of Insurance. Full details of all aspects of your coverage, including all restrictions and exclusions can be found in your policy wording.

What type of Insurance is this?

This policy provides equine insurance, covering death and humane destruction of a horse resulting solely from an accidental external injury.

How long does the policy run for?

The policy is a 12-month contract from the day the insurance starts, and renewal may be invited each year.

Significant features and benefits of this Policy

Mortality

The Underwriters will pay the fair market value of the horse, not exceeding the sum insured stated on the Certificate of Insurance, following death or humane destruction, due to an accidental external injury which occurs the Period of Insurance.

Providing notification of any accidental external injury is provided during the Period of Insurance, mortality cover will continue to apply for 90 days after expiry of the original policy term.

Key Exclusions

- Accidental external injuries contributed to or caused by degenerative conditions.
- Any injuries to the tendons, ligaments or muscles unless specifically associated with an accidental external injury that has also resulted in an open wound.
- Death or humane destruction contributed to or caused by any surgical operation, unless certified to have been an emergency attempt to save the horse's life and required solely because of an accidental external injury occurring during the period of insurance.
- Any loss contributed to or caused by using the horse for any purpose other than that specified in the Schedule

12-Month Extension

After the renewal of this Insurance with us and payment of an additional premium, the Underwriters will extend the mortality cover under the policy beyond the 90-day extension stated above to cover the horse until an accidental external injury is no longer life-threatening, but never exceeding a further period of 275 days.

If, when the original 90-day extension period ends, the horse is 13 years old or over then the limits of cover will be reduced, depending on the exact age of the horse.

This extension will not be available if, when the original 90-day extension period ends, the horse is 18 years old or over.

POLICY SUMMARY

Restrictions

- The horse must remain within the agreed Geographical Limits
- This policy can only be purchased by someone who is the sole owner of the horse or who has a financial interest in the horse.

Conditions

- In the event of any illness, disease, lameness, injury, accident or physical disability whatsoever of or to a horse, a veterinary surgeon must be employed to treat the horse at the insured's expense.
- In the event of the death or humane destruction of a horse the insured must:
 - as soon as possible, and at their own expense, arrange for a veterinary surgeon to confirm the identity of the horse and the cause of death (or in the case of humane destruction, the reason why humane destruction was necessary).
 - as soon as possible, notify their broker and request a Claim Form.
 - provide their broker with a detailed Claim Form and Release within 60 days after the death or humane destruction of the horse.
 - if requested by Underwriters, allow for the removal of the horse so that a post-mortem can be carried out by their appointed veterinary surgeon.
- The insured must notify their broker in the event of the horse being operated upon for castration or spaying, prior to the day of such procedure.
- At the start of this insurance, with the exception only of those matters relating to the horse (including its health) which have been completely and accurately disclosed to and accepted in writing by Underwriters, the horse must be in sound health and free from any injury, illness, disease or disability or physical abnormality whatsoever.

This shall also apply in respect of changes to the policy, for example:

- any additional sums insured on the horse; and/or
- any horse added to this insurance; and/or
- any other extension of or addition to coverage.

Life Saving Surgical Fees

This Insurance covers the insured up to the limit stated in the Schedule for necessary, reasonable, and customary veterinary expenses incurred during the period of insurance exclusively for:

- a) surgical procedures necessitated solely by an accidental external injury and carried out in an emergency attempt to save the life of the horse, and
- b) after-care while the horse is kept at a recognised Equine Surgical Facility where the surgical procedure was performed, but limited to no more than 15 days from the time of the first surgical procedure

POLICY SUMMARY

Restrictions

- Cover under a) and b) above will not exceed a combined limit of CHF 5000 per horse.
- Underwriters will not pay the first CHF 250 of each and every claim

Key Exclusions

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| <ul style="list-style-type: none">• Conditions existing, diagnosed or treated prior to the start of coverage under this insurance.• Any examination, medical treatment, or medication unless it is given in conjunction with the covered surgical procedure being claimed for. | <ul style="list-style-type: none">• Surgery not performed under general anaesthesia• Any elective surgical procedure. |
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