

Equicover Insurance

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A.

Product: Equicover

This insurance product is underwritten by Lloyd's Insurance Company S.A., a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be

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Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document

What is this type of Insurance?

This insurance provides cover for Equine All Risks of Mortality. Cover will only be provided for horses which you declare to us and which we accept in writing



What is Insured?

Section One:

- ✓ We will pay you the fair market value of the horse up to the sum insured stated on the schedule for the
 - death of the horse caused by any accidental injury, illness or disease which first manifests itself during the period of insurance
 - humane destruction of the horse in accordance with the BEVA Euthanasia Guidelines, following any accidental injury, illness or disease which first manifests itself during the period of insurance
 - death or humane destruction of the horse directly resulting from:
 - a life-saving surgical operation performed by a veterinary surgeon
 - a non-life-saving surgical operation performed by a veterinary surgeon
 - appropriately licensed medication administered to the horse by a veterinary surgeon for the treatment or prevention of accidental injury, illness or disease
 - theft of the horse.
 - death or humane destruction directly resulting from the theft of the horse

Section Two:

- ✓ We will indemnify you against all sums that you shall become legally liable to pay as damages and costs and expenses of claimants in respect of accidental bodily injury or property damage occurring during the period of insurance and caused by the horse anywhere
 - in the territorial limits
 - in Western Europe whilst you are temporarily abroad for individual periods not exceeding thirty (30) days

Section Three:

- ✓ In the event of the insured person sustaining an injury as defined below whilst riding or mounting or dismounting a horse we will pay the amount as specified in the Schedule of Benefits below:
 - a) Death EUR 20,000
 - b) (i) Total loss of one or more limbs EUR 20,000
 - (ii) Permanent loss of sight in one or both eyes EUR 20,000



What is not Insured?

Section One:

- ✗ We will not pay for death or humane destruction caused or contributed to by one or more of the following:
 - failure to provide proper care and attention by you or other persons who have care, custody or control of the horse
 - wilful or malicious injury or intentional acts or omissions by you or other persons who have care, custody or control of the horse
 - Avian Influenza, Covid-19, SARS-CoV-2 or any mutant variation thereof
 - Equine Infectious Anaemia, unless you provide to us written certification from a veterinary surgeon that the horse has a current negative Coggins test taken within a maximum period of 30 days before commencement of the insurance
- ✗ death, intentional slaughter or humane destruction from a disease if the horse is subject to a government or public or local authority quarantine and/or restriction order relating to an outbreak or suspected outbreak of that disease
- ✗ death or humane destruction
 - occurring outside the geographical limits stated on the schedule
 - if the use of the horse is for a purpose other than that stated in the schedule
 - occurring after the period of insurance
- ✗ intentional slaughter on economic grounds
- ✗ unexplained disappearance, escape or voluntary parting of possession of or title to the horse as a result of you or other persons who have care, custody or control of the horse being induced by fraud, trickery or similar false pretences
- ✗ We will not pay for the loss of any embryo or foetus within an insured mare or for the theft of any of her foals.

Section Two:

- ✗ We will not pay for any liability arising out of bodily injury or property damage
 - occurring as a result of, or incidental to, any profession, occupation or business of yours or the hiring out of any horse by you;
 - if such liability has been assumed under a contract and would not otherwise have attached;
 - occurring as a result of the attempted reproductive

- (iii) Permanent deafness in both ears EUR 20,000
- (iv) permanent total disablement entirely preventing the rider from any gainful employment after 52 weeks from date of accident. EUR 20,000

mating of a mare by a stallion;

- occurring as a result of the towing of a horse trailer, or the use by you or on your behalf of any railway, aircraft, watercraft, hovercraft or any mechanically propelled vehicle.
- to any person who, at the time of sustaining such injury, is engaged in a service in which you are in charge.

Section Three:

- ✘ This insurance does not cover claims in any way caused or contributed to by
 - The suicide, attempted suicide or intentional self - injury of the insured person or the insured person being in a state of insanity
 - Persons under 5 years of age or over 75 years of age
 - Any person other than you engaged in any riding school activity



Are there any restrictions on cover?

Section One:

- ! You must not humanely destroy the horse without our consent, unless your veterinary surgeon can confirm in writing that such destruction is in accordance with the BEVA Euthanasia Guidelines and then only in an emergency following accidental injury, illness or disease
- ! In non-emergency cases we will only consent to the horse being humanely destroyed when our veterinary surgeon has confirmed in writing that such destruction is in accordance with the BEVA Euthanasia Guidelines
- ! We will only pay for the death or humane destruction of the horse
 - resulting from a life-saving surgical operation performed by a veterinary surgeon who certifies that such operation was necessitated solely by accidental injury, illness or disease in an emergency attempt to save the horse's life
 - resulting from a non life-saving surgical operation performed by a veterinary surgeon where we have been advised as soon as practicable or within 14 (fourteen) days and you have paid any additional premium
 - resulting from medication which the veterinary surgeon certifies was necessitated by accidental injury, illness or disease occurring during the period of insurance
 - which occurs during the period of insurance, or for annual policies within 365 days after the expiry of the period of insurance, provided you have notified us or your broker during the period of insurance of the accident, injury, illness or disease leading to the death or humane destruction of the horse. provided
 - you have notified us or your broker during the period of insurance of the accident, injury, illness or disease leading to the death or humane destruction of the horse
 - we have renewed the insurance, during the period of which the accidental injury, illness or disease which first manifested
- ! If the horse is to be gelded and your policy is on an agreed value basis, the agreed value provision will automatically cease at the commencement of the operation. In this eventuality our liability will be for the fair market value of

the horse, unless we have been informed of the operation in advance and have agreed otherwise

Section Two:

- ! The limit of our liability in respect of each and every claim and the total limit of our liability for all claims occurring during the period of insurance, inclusive of costs and expenses of claimants, shall be EUR 1,000,000
- ! We shall not pay the first EUR 275.00 of any claim for property damage to third party property. This is payable by you

Section Three:

- ! the schedule of benefits is reduced by 50% in respect of persons aged under 16 years
- ! the insured person can only claim for one (1) of the benefits listed in the Schedule of Benefits in respect of the consequences of one accident
- ! The maximum amount we will pay for all claims during the period of insurance shall be EUR 20,000



Where am I covered?

- ✓ The geographical limits of the insurance are shown on the schedule.



What are my Obligations?

- You must give complete and accurate answers to any questions you are asked relating to the insurance at the beginning of the insurance or when making changes to it.
- You must notify us or your broker of any changes to the information you have provided which happen before or during the period of insurance
- You must pay us the full amount of the premium by the date(s) specified on your invoice. We may cancel your policy if you do not do this.
- Throughout the period of insurance, you must, at all times, take all reasonable steps to ensure the continued health, safety and general well-being of the horse and ensure that all those who have care, custody or control of the horse do the same. This includes arranging check-ups by a veterinary surgeon at least annually, appropriate inoculations, parasite control and farriery.
- You must provide us or your broker with a Veterinary Certificate, or if permitted by us a Declaration of Health, and any other documentation requested by us as evidence of the horse's health. However, submitting such documents does not alter your duty to take proper care of your horse.
- You should review the sum insured shown on the schedule on a regular basis to ensure it accurately reflects the fair market value of the horse.
- In the event of any accidental injury, illness, or disease, you must at your own expense appoint a qualified veterinary surgeon to attend the horse as soon as practicable. You must also advise us or your broker of the injury or illness as soon as practicable and move the horse to a clinic if we advise you to do this.
- Where the horse has died or has been humanely destroyed, you must have an independent veterinary surgeon carry out a post-mortem and allow us to carry one out as well if we choose.
- Prior to the commencement date of this insurance there must have been no theft or attempted theft of **your** equine property, or threat against **you** or **your** equine property whether insured, insured elsewhere or uninsured. In the event of theft, you must as soon as practicable both inform us or your broker and report the theft to the local police.



When and how do I pay?

We or your broker will advise you of the full details of when to pay and the options for payment



When does cover start and end?

Your insurance will start and end on the dates and times shown on the schedule.



How do I cancel the contract?

If you wish to cancel your insurance, please contact us or your broker.

You can cancel your insurance within 14 days of the later of either the date you entered into the contract, or the date you received your policy documentation.

We will provide a full refund of the premium paid unless you have made a claim on the insurance. For certain types of short-term cover, we will not refund any premium.

After the 14-day cooling off period we may refund you the premium paid, subject to a deduction for the time for which you have been covered, unless you have made a claim on the insurance