

Horse Insurance

Insurance Product Information Document

Company: Petplan Equine, a trading name of Allianz Product: **Activity Plan**

Petplan Equine is a trading name of Allianz Insurance plc, who underwrites the cover and Pet Plan Limited, who provides and administers the cover. Pet Plan Limited (Registered in England No. 1282939) is a subsidiary of Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Pet Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311969. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849. Petplan Equine's trading address is: Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX.

This document provides limited key information about the Petplan Equine Activity Plan. You can find the full information by looking at the details on our website and reading the Terms and Conditions.

What is this type of insurance?

This is a horse insurance policy which provides cover for the value of your horse if he/she dies due to an injury or illness. If you add the optional Veterinary Fees section, the policy also provides veterinary fees cover if your horse is injured or becomes ill. Providing you continue to pay your premiums, each injury and illness is covered for up to 12 months (further details can be found in 'What is insured?' below).



What is insured?

We've explained the sections of cover that we believe are most important to the majority of our customers. The Activity Plan offers other sections of cover and details of these can be found by looking at the details on our website and by reading the Terms and Conditions.

- ✓ **Death of your horse** - we will pay your horse's current value (or market value if this is less than the amount you have stated as his/her current value) if your horse dies or is put to sleep due to an illness or injury. A claim can be made under this section if the death happens within 12 months of the injury happening, or the first signs of the illness being noticed.

Optional extras

These sections of cover are optional and you can add them to your cover. There are also other optional sections which you can add to your cover and the details of these can be found on our website and by reading the Terms and Conditions.

Veterinary Fees

- If your horse needs treatment for an illness or injury, we will pay the cost of veterinary treatment and the following complementary treatments - *acupuncture, chiropractic manipulation, herbal medicine, homeopathy, hydrotherapy, nutraceuticals, osteopathy, physiotherapy and/or specialist farriery.*
- We will cover each illness and injury until the *time limit* or the *monetary limit* has been reached; whichever happens first. Once one of these limits has been reached all cover for that injury or illness stops.
 - **The time limit** - the policy covers the treatment of each illness and injury for 12 months only. The 12 months start from when the injury happens or when the first clinical signs of the illness are noticed.
 - **The monetary limits** - the policy provides an amount of money for you to claim for each illness and injury. You can choose a monetary limit of £3,500 or £5,000.
- All treatments under the Veterinary Fees section must be carried out by a person holding the required qualifications or membership of specified organisations. *The details of these can be found in your Terms and Conditions.*

Third Party Liability

- If your horse, or your horse trailer/horse-drawn vehicle, causes damage or injury and you are legally responsible, we will cover the legal costs and expenses and the claimant's compensation.
- We will pay up to the monetary limit for each incident. You can choose a monetary limit of £1m, £3m or £5m.



What is not insured?

We've explained what we believe are the most significant costs not covered by the Activity Plan. There are other costs not covered and you need to read the full Terms and Conditions to understand the cover.

We will not cover any costs for:

- ✗ Pre-existing conditions - these are any injuries that happened, or any illnesses that showed clinical signs, before your cover starts.
- ✗ An illness that shows clinical signs in the first 14 days after your cover starts.
- ✗ Any illness or injury if either the *time limit* or *monetary limit* explained in 'What is insured?' has been reached.
- ✗ Vaccinations.
- ✗ Postage and packaging.
- ✗ Putting your horse to sleep.
- ✗ Charges made for the completion of claim forms or any supporting documentation needed as part of your claim.
- ✗ Any claim that results from any injury, illness or incident which falls under any exclusion on your policy. An exclusion is a condition, group of conditions or event which is usually covered under the policy, but isn't for your horse. If you decide to take cover with us, any exclusions will be shown in the 'Exclusions and Clauses' section on the Certificates of Insurance we send you.



Are there any restrictions on cover?

We've explained what we believe are the most significant restrictions of the policy. There are other restrictions and you need to read the full Terms and Conditions to understand the cover under your policy.

- ! **If you add the optional Veterinary Fees section to your cover, we will pay:**
 - The cost of specialist farriery. However, the amount you normally pay for trimming and/or shoeing your horse's feet will be deducted from the costs claimed for specialist farriery.
 - The cost of veterinary/nursing care when your horse stays at a veterinary practice/hospital. However, we will not pay any charges for livery, stabling, grazing, bedding and/or feeding your horse.
- ! **Criteria for death claims** - if your horse is put to sleep, to claim under this policy your horse's condition must have met the BEVA Guidelines for the Destruction of Horses. These guidelines are stated in your Terms and Conditions.
- ! **Cremation and burial** - we will only pay for the cost of having your horse's body cremated or buried if you add the optional Disposal section to your cover.
- ! **Changes we can make at renewal** - at renewal of a policy we can change the premium, the excesses and/or the Terms and Conditions of the policy. We can also place exclusions and change the cover because of the horse's claims and veterinary history. We always send documents showing any changes before the renewal date so you can consider if the policy still meets your needs.
- ! **The excesses you pay** - the excesses are the amounts you pay when you make a claim. The Veterinary Fees and Third Party Liability sections have an excess. The full details of these excesses, and any other excesses that apply for your policy, will be explained during your internet application.
- ! **The renewal following a horse's 25th birthday** - at the renewal following a horse's 25th birthday, the cover will change to the injury only Veteran Plan, and all cover for illness will stop.



Where am I covered?

- ✓ The cover applies in the UK and for up to 30 days during each policy year for temporary visits to the rest of Europe.



What are my obligations?

This part explains what we believe are the most significant policyholder obligations. There are also other obligations and you need to read the Terms and Conditions to understand these.

- **Sending us your claim** - you must send us the death claim no later than one year after your horse dies or is put to sleep. If you add the optional Veterinary Fees section to your cover, you must send us your Veterinary Fees claims no later than one year after your horse received treatment. If we get your claim(s) after this time, it will not be covered by the policy. You can find out when you need to send us any other type of claim by reading the Terms and Conditions.
- **Making sure your policy covers all of the activities your horse is used for** - you must, at all times, insure your horse in the activity group which covers all of the activities that your horse is used for. During your internet application, you'll be asked to choose the activities your horse is used for; the activities you pick will then be covered by your insurance. If you take cover with us, the activities covered will be shown on the Certificates of Insurance we send you. The policy does not cover any illness, injury or incident which a) happens when your horse is being used for an activity which is not covered by your policy, or b) is in any way related to your horse carrying out an activity that is not covered by your policy.
- **Cover following the cancellation of a policy** - if the policy is cancelled or comes to an end for any reason, all cover will stop on the date the policy is cancelled/ends and no further claims will be paid. If you want us to continue to cover an illness or injury up to the limits on the policy, you must continue paying your premiums during this time.
- **Dental treatment** - we will cover the treatment of a dental injury or illness providing:
 - The horse had a dental examination by a vet or qualified equine dentist in the 12 months before the first signs of the injury or illness were seen, and
 - Any treatment recommended as a result of the last dental examination was carried out within the timescales recommended by the vet or dentist.
- **Keeping us informed of certain information** - throughout the policy you need to tell us about certain information. The things you need to tell us about are detailed in the Certificates of Insurance we send you and it's important you check any new documents to understand the information we need. If you do not provide us with the full and accurate information it can result in a claim not being paid or affect the cover we provide.



When and how do I pay?

You can choose to pay annually or monthly.



When does the cover start and end?

Your cover will start on the date you ask us to activate your insurance and will be in force for 12 months.



How do I cancel the contract?

You can cancel your policy at any time by writing to us at petplan.ccare@allianz.co.uk or Petplan Equine Customer Centre, Great West House (GW2), Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom or calling us on 0345 072 8899.

If you cancel this policy:

- In the first 14 days of your first policy year - we will refund all of the premium you have paid
- In the first 14 days after your renewal date - we will refund any premium you have paid for cover after that renewal date
- At any other time - we will refund any amount you have paid for cover after the cancellation date