

# Horse Insurance

## Insurance Product Information Document

Company: Petplan Equine, a trading name of Allianz Insurance plc

### 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.

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's 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 believe these are the most important sections of cover for 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'll pay your horse's current value (or market value if this is less than the amount you've 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 symptoms of the illness being noticed.

#### Optional cover

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

#### Veterinary Fees

- If your horse's unwell due to an illness or injury and needs veterinary treatment, we'll pay the cost of the veterinary fees.
- We'll 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 symptoms 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.
- Within these limits, you can also claim for complementary treatments. These are *acupuncture, chiropractic manipulation, herbal medicine, homeopathy, hydrotherapy, nutraceuticals, osteopathy, physiotherapy and/or specialist farriery*.

All treatments under this 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 the Terms and Conditions.*

#### Third Party Liability

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



#### What is not insured?

We believe these 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 won't cover any costs for:

- ✗ Pre-existing conditions, unless we confirm otherwise. These are any injuries that happened, or any illnesses that showed symptoms, before your cover starts.
- ✗ Any illness that shows symptoms in the first 14 days of your cover starting. This timeframe doesn't apply to the start of a renewal year.
- ✗ Any injury, illness or incident that falls under an exclusion shown in the 'Exclusions and Clauses' section of your Certificate of Insurance. Exclusions refer to a health condition(s), part of a horse's body or incident which is usually covered, but isn't for your horse.
- ✗ 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 claims submission or supporting documentation.



#### Are there any restrictions on cover?

We believe these are the most significant restrictions of the Activity Plan. There are other restrictions and you need to read the full Terms and Conditions to understand the cover.

- ! **If you add the optional Veterinary Fees section to your cover, we'll pay:**
  - Specialist farriery when needed to treat illness/injury. The amount you normally pay for trimming and/or shoeing your horse's feet will be deducted from the amount we pay.
  - Veterinary/nursing care when your horse stays at a veterinary practice/hospital. We won't pay any charges for livery, stabling, grazing, bedding and/or feeding your horse.
- ! **Criteria for death claims** - if your horse's put to sleep, to claim for your horse's death his/her condition must've met the BEVA Guidelines for the Destruction of Horses. These guidelines are in your Terms and Conditions.
- ! **Cremation and burial** - we'll pay for having your horse cremated or buried if you add the optional Disposal following death section to your cover.
- ! **Changes we can make at renewal** - 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** - some sections of the policy have an excess you pay when you claim and these will be explained during your internet application.
- ! **Your horse's cover will change to injury only at the renewal after his/her 25th birthday** - at this time, the cover will automatically move to the injury only Veteran plan and all cover for illness will stop. We'll remind you of this change in the two renewals before it happens.
- ! **How your premium can change** - your premium is likely to increase at each policy renewal. The biggest influence on your renewal premium is increased veterinary costs as well as advancements in veterinary medicine. Other factors which may impact your premium at renewal include your horse's claims history, age and breed. Changing your horse's cover, activity group, sum insured and/or your address could also impact your premium.



## Where am I covered?

- ✓ All sections of the policy, apart from *Third Party Liability* cover your horse when he/she's in the UK and for up to 30 days during each policy year for temporary visits to the Republic of Ireland.
- ✓ Cover for *Third Party Liability* is only in force when your horse or your insured horse trailer/horse-drawn vehicle is in the UK.



## What are my obligations?

We believe these 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's death. If you add the optional Veterinary Fees section, 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 won't 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 takes part in** - you need to make sure your insurance covers all of the activities your horse takes part in. Don't leave this until you're considering a new activity, check regularly to make sure you've always got the cover you need. The activities your horse's covered for are shown on your Certificate of Insurance. This is important as your policy doesn't cover anything which:
  - happens when your horse's being used for an activity,
  - is in any way related to your horse carrying out an activity,
  - happens during the transportation or warming up/cooling down of your horse for an activity,that's not covered by your policy.
- **Making sure your horse's insured for his/her current market value** - at all times you need to insure your horse for his/her current market value, even if you feel this isn't important for the cover you've chosen. It's your responsibility to make sure the sum insured for your horse accurately reflects his/her current value. A horse's value can change over time so make sure you review your horse's value regularly and contact us if you feel this has changed. If your horse dies and his/her market value's:
  - *Lower than the sum insured* - we'll only pay the market value and won't refund any premium for the difference between the sum insured and the amount we pay.
  - *Higher than the sum insured* - we'll only pay the sum insured.
- **Keeping your policy running** - if your policy's cancelled or comes to an end for any reason, all cover will stop on the date the policy's cancelled/ends and no further claims will be paid. If you want us to continue to cover an injury up to the limits on your policy, you must continue paying your premiums during this time.
- **Dental treatment** - we'll 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 after a dental examination was carried out within the timescales recommended by the vet/dentist.
- **Where you and your horse live** - you and your horse must live in the UK. If your address changes, you must tell us as soon as possible as this can affect how much you pay and the cover we provide.
- **Ownership of your horse** - you must be the owner of your horse or have him/her on loan. You need to tell us as soon as possible if you no longer own the horse or have the horse on loan.
- **Keeping us informed of certain information** - throughout your policy you need to tell us about certain information. The things you need to tell us about are detailed in your Certificate of Insurance and it's important you check any new documents we send to understand the information we need. If you don't 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?

This policy can be cancelled at any time, free of charge by:

- Writing to us at [petplan.ccare@allianz.co.uk](mailto:petplan.ccare@allianz.co.uk) or Petplan Equine, PO Box 222, Huddersfield, HD8 1FQ, or
- Calling us on 0345 072 8899

If you cancel this policy:

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