

# Equi-Sure Summary of Cover



Our Equi-Sure policy is a product and service designed to meet the specific needs of the leisure and competition horse industry. Our policy allows you to choose from a range of covers to tailor your policy to your horse's insurance needs.

## Who We Are

BIB Underwriters Limited, 2nd Floor, Pioneer House, Pioneer Court, Morton Palms, Darlington, DL1 4WD

## Your Insurer

Markel International, 20 Fenchurch Street, London EC3M 3AZ [www.markelinternational.com](http://www.markelinternational.com) authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

## Your Policy

This contract is valid for 12 months subject to payment of the full annual premium. You will receive your renewal invitation up to 1 month prior to your renewal date.

## If You Want to Make a Complaint

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

BIB Underwriters Limited | 2nd Floor | Pioneer House | Pioneer Court | Morton Palms | Darlington | DL1 4WD  
Tel: 0344 346 0251 Fax: 0344 346 0252 Email: [uw@bibinsurance.co.uk](mailto:uw@bibinsurance.co.uk)

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

Full details of our complaints procedure are in your policy wording.

If you are unhappy with the outcome of your complaint, you may be able to refer it to:

## The Financial Ombudsman Service (FOS)

Further details of the FOS can be obtained from their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**If You Need to Make a Claim:** Contact your insurance broker as soon as reasonably practical. You will require your policy number.

Cover Selected	Benefits	Significant Exclusions	
Death	Up to the sum insured or market value whichever is less, if the insured horse dies or is humanely euthanised due to an accident, illness or disease, plus £200 for disposal costs.	<ul style="list-style-type: none"><li>• Slaughter (except on humane grounds) without the consent of underwriters</li><li>• The first 14 days from the inception of the policy arising from illness or disease</li><li>• Destruction of the horse as a result of economic expediency</li><li>• Use in connection with a riding establishment or public rides/fetes</li></ul>	Full details of these and the other policy restrictions are shown under the heading of "Section 1", "What is NOT insured" and "Conditions" sections of the policy document.

Cover Selected	Benefits	Significant Exclusions	
Theft or Mysterious Disappearance	Up to the sum insured or the market value whichever is less, if the horse is stolen or mysteriously disappears, plus £200 for advertising costs.	Loss by voluntarily parting with title or possession of the horse by you whether or not induced by any fraudulent scheme, trick, device or false pretence.	Full details of these and the other policy restrictions are shown under the heading of "Section 2", "What is NOT insured" and "Conditions" sections of the policy document.
Public Liability	Legal liability to a third party for damages and costs arising from your use of the insured horse up to £1,000,000.	The first £250 of each and every third party property damage claim (Section 3).	Full details of these and the other policy restrictions are shown under the heading of "Section 3", "What is NOT insured" and "Conditions" sections of the policy document.
Vets Fees	Two options for veterinary fees: <ul style="list-style-type: none"> <li>• Cover 1 – £3,000 per period of insurance</li> <li>• Cover 2 – £5,000 per period of insurance</li> </ul> No cover for illness/disease showing clinical signs within 14 days of policy inception.	Cover 1 & 2 – the first £150 of each and every claim.  The first 14 days from inception of the policy arising from illness or disease.	Full details of these and the other policy restrictions are shown under the heading of "Section 4", "What is NOT insured" and "Conditions" sections of the policy document.
Permanent Loss of Use	Up to 75% of the sum insured or the market value, whichever is less, if the insured horse is permanently incapacitated following accidental injury, illness or disease.  Up to 60% if the horse can still be used for breeding or hacking purposes.	<ul style="list-style-type: none"> <li>• The first 30 days from the inception of the policy arising from illness or disease</li> <li>• Loss as a result of degenerative disease on any animal over 13 years of age</li> <li>• Any condition which is a vice or behavioural problem</li> </ul>	Full details of these and the other policy restrictions are shown under the heading of "Section 5", "What is NOT insured" and "Conditions" sections of the policy document.
Equi-Sure Veteran	Available for horses under Class of Use 1 and 2, higher activities on referral. Up to the sum insured or market value whichever is less, if the insured horse dies or is humanely euthanised due to an accident, external injury causing only: i.) Bone Fractures ii.) Visible External Wound plus £200 for disposal costs. Cover up to £2000 per period of insurance for veterinary	<ul style="list-style-type: none"> <li>• Slaughter (except on humane grounds) without the consent of BIB Underwriters</li> <li>• Destruction of the horse as a result of economic expediency</li> <li>• Use in connection with a riding establishment or public rides/fetes</li> <li>• The first £150 of each and every third party property damage claim</li> </ul>	Full details of these and the other policy restrictions are shown under the heading of "Equi-Sure Veteran", "What is NOT insured" and "Conditions" sections of the policy document.

Cover Selected	Benefits	Significant Exclusions	
	surgeon fees for accidental, external injury only.	<ul style="list-style-type: none"> <li>• The first £150 of each and every claim in relation to veterinary fees</li> </ul>	
Personal Accident	<p>Up to £20,000 for death, loss of limbs, total loss of sight, total deafness, total permanent disablement.</p> <p>Up to £1,000 for dental treatment. A reduction of 50% if persons under the age of 16 applies.</p>	<ul style="list-style-type: none"> <li>• If the Insured person is under the age of 16 at the time of injury death and disablement will be limited to £10,000</li> <li>• If the Insured person is over 65 years old or under 5 years old</li> <li>• Use in connection with a riding establishment or public rides/fetes</li> <li>• Death or disablement as a direct result of not wearing a riding hat conforming to the British Safety Standards at the time of the accident</li> </ul>	Full details of these and the other policy restrictions are shown under the heading of "Section 8", "What is NOT insured" and "Conditions" sections of the policy document.
Saddlery and Tack	<p>Covers theft, accidental loss or damage to saddlery and tack.</p> <p>Theft is excluded unless stolen from a securely locked building.</p>	<ul style="list-style-type: none"> <li>• The first £150 for each and every claim</li> <li>• Theft other than from a totally enclosed and secure building the doors of which are locked by a patent five lever mortice deadlock and the windows also to be securely locked</li> </ul>	Full details of these and the other policy restrictions are shown under the heading of "Section 6", "What is NOT insured" and "Conditions" sections of the policy document.
Trailers and Horse drawn Vehicles	Up to the sum insured or the market value, whichever is less, in the event of theft of any horse drawn vehicle or trailer, or the cost of repair in the event of accidental damage of any horse drawn vehicle or trailer specified.	<ul style="list-style-type: none"> <li>• When not in use or when left unattended the horse drawn vehicle/trailer must be fitted with a wheel clamp or other effective immobilising device</li> <li>• The first £150 for each and every claim</li> <li>• Vehicles used for hire and reward or business purposes</li> <li>• Any trailer/horse drawn vehicle whilst participating in any driving trials or competitions</li> </ul>	Full details of these and the other policy restrictions are shown under the heading of "Section 7", "What is NOT insured" and "Conditions" sections of the policy document.

### **Cancellation of This Policy**

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance whichever is the later.

If this insurance is cancelled by you or us, provided you have not made a claim, you will be entitled to a refund of the premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis.

If you cancel this insurance outside the cooling off period, there will be an additional charge to cover the cost of providing the insurance.

### **How to Make a Claim**

In the first instance, you should contact your insurance broker who will provide a claim form for completion and advise you how to proceed. If you are unable to contact your insurance broker, please contact BIB Underwriters Limited at:

Claims Team | BIB Underwriters Limited | 2nd Floor | Pioneer House | Pioneer Court | Morton Palms | Darlington | DL1 4WD

Tel: 0344 346 0251      Fax: 0344 346 0252      Email: [uw@bibinsurance.co.uk](mailto:uw@bibinsurance.co.uk)

### **Compensation**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this insurance.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme 10th Floor | Beaufort House | 15 St. Botolph Street | London | EC3A 7QU and on their website [www.fscs.org.uk](http://www.fscs.org.uk)