

## **BIBU Equi-Sure Veteran Policy**

### **Insurance Product Information Document**



**Company:** This insurance is underwritten by certain Underwriters at Lloyd's of London, whose names and proportions underwritten by them will be supplied on application. Lloyd's of London is a trading name of Society of Lloyd's. Lloyd's of London is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202761. Registered at Lloyds Building, 1 Lime Street, London EC3M 7HA.

#### **Product: Equi-Sure Veteran**

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Complete pre-contractual information on the product is provided in your policy documentation.

#### **What is this type of Insurance?**

This product is designed to meet the needs of the leisure and competition horse industry. The product provides cover for accidental, external injuries only and bone fractures for older horses that do not qualify for standard equine insurance.



#### **What is insured?**

- ✓ Death by accidental injury causing only: -  
1) Bone Fracture, 2) Visible External Wound, up to the value you have insured your horse for, or the market value, whichever is less
- ✓ Disposal costs to a maximum of £200
- ✓ Theft or straying, up to the value you have insured your horse for, or the market value, whichever is less
- ✓ Veterinary fees following accidental injury causing only: 1) Bone Fracture, 2) Visible External wound, up to a maximum of £2,000 in any one period of insurance



#### **What is not insured?**

- ✗ Any claim or loss for your horse, that results from an injury, illness or disease that happened before the inception of the Policy
- ✗ Any claim or loss for your horse, that results from an illness or disease during cover, regardless of whether your vet confirms it was because of an injury or not
- ✗ Euthanasia unless performed by a veterinary surgeon and it meets the current British Equine Veterinary Association (BEVA) Guidelines for the Destruction of Horses
- ✗ Anyone or business that is being paid to ride or handle your horse
- ✗ Any diet foods and dietary or other supplements, regardless of whether they are veterinary prescribed
- ✗ Any loss or incident that arises from your horse being used in connection with public rides or fetes
- ✗ The first £250 of each third-party property damage claim

**Administered by BIBU, 2<sup>nd</sup> Floor, Pioneer House, Pioneer Court, Darlington DL1 4WD**

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BIBU is a trading name of Geo Underwriting Services Limited. Registered in England No. 4070987. Registered Address: 1 Minster Court, Mincing Lane, London EC3R 7AA. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400.



## Are there any restrictions on cover?

- ! Any exclusions/ endorsements that have been placed to a specific Horse; will be shown on your Policy Schedule
- ! Any exclusions/ endorsements that have been placed to a specific item or section of cover; will be shown on your Policy Schedule



## Where am I covered?

- ✓ United Kingdom including the Isle of Man and the Channel Islands including transit between these places



## What are my obligations?

- You must take all reasonable precautions to ensure the safety of the property insured and to prevent any accident, illness, disease, theft, loss or damage to the horse you have insured on your policy
- Pay any premiums owed for the time you have been covered
- To make a claim please contact your Insurance Adviser immediately or if you are unable to contact your insurance broker, call BIBU on 0344 346 0251. When making a claim you will be required to have your policy number available
- Provide any information that is requested by the Insurer, at your own expense
- Ensure your horse is insured for the correct activities at all times
- If renewal is offered and you are looking to accept, you need to read through the Policy Schedule to make sure the cover is still fit for purpose and notify your Insurance Broker of any incidents/ illnesses/ injuries or clinical signs that have happened in the last policy year that relate to the insured risk(s), regardless of whether veterinary or professional treatment was required or not



## When and how do I pay?

This contract is valid subject to payment of the full annual premium. You will be advised regarding renewal prior to the expiry date. The premium for this insurance is paid by your insurance broker to us.



## When does the cover start and end?

The start and end dates of your policy will be shown in your policy schedule.



## How do I cancel the contract?

You may cancel this contract at any time by contacting the insurance broker you purchased the policy. If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive policy documentation, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.

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