

BIB Underwriters Equi-Sure Essential 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 Essential

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 low-level competition horse industry. The package policy covers the main areas usually requested for equine insurance but provides an alternative cost effective product.



What is insured?

- ✓ Death by accident, illness or disease, 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 up to a maximum of £1,250 in any one Period of Insurance
- ✓ Public Liability up to £1,000,000
- ✓ Saddlery and Tack cover up to a maximum of £350

You may also optionally select additional extensions such as Personal Accident, which provides you or any one riding the horse with your permission with a capital benefit in the event of an accident whilst in charge of the insured horse.



What is not insured?

- ✗ Any claim or loss that results from an injury, illness or disease that happened before the inception of the policy, regardless of whether your Veterinary Surgeon confirms the past and current injury, illness or disease are not linked, unless we agree prior to the inception of your insurance policy
- ✗ 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 claim or loss that is as a result of your horse suffering from an illness or disease in the first 30 days of your new policy
- ✗ Any loss or incident that arises from your horse being used in connection with public rides or fetes
- ✗ The first £250 of each and every third-party property damage claim
- ✗ The first £95 of each and every Veterinary Fees claim

Administered by BIB Underwriters Ltd, 2nd Floor Pioneer House, Pioneer Court, Darlington, DL1 4WD

Telephone: 0344 346 0251 Email: uw@bibinsurance.co.uk Web: www.bibu.co.uk

BIB Underwriters Limited are Authorised and Regulated by the Financial Conduct Authority (FCA). FCA No 309398. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Company Number 2321506. Company registered in England and Wales



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 BIB Underwriters Limited 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.

Administered by BIB Underwriters Ltd, 2nd Floor Pioneer House, Pioneer Court, Darlington, DL1 4WD

Telephone: 0344 346 0251 Email: uw@bibinsurance.co.uk Web: www.bibu.co.uk

BIB Underwriters Limited are Authorised and Regulated by the Financial Conduct Authority (FCA). FCA No 309398. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Company Number 2321506. Company registered in England and Wales