

# Insurance Product Information Document

## BIBU Equi-Sure Policy



**Insurer: Markel International Limited:** 20 Fenchurch Street, London EC3M 3AZ  
Registered at the above address. Registered in England number 966670. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document is a summary of the insurance cover and restrictions and not personalised to your individual needs. Please refer to the policy document for full details of your cover and terms and conditions.

### What is this type of insurance?

This is an Equine insurance policy. Cover will only be provided for horses which you declare to and are accepted in writing by us.



### What is insured?

- ✓ Death of the horse caused by an accident, injury illness or disease, up to the value you have insured your horse for, or the fair market value, whichever is the lesser.
- ✓ The humane destruction of the horse caused by an accident, injury, illness or disease which first manifests itself during the period of insurance.
- ✓ Theft of the horse.
- ✓ Death or humane destruction of the horse resulting directly from the theft of the horse.
- ✓ Disposal costs up to a maximum of £200.



### What is not covered?

- ✗ Intentional slaughter of the horse without our consent, unless carried out by a veterinary surgeon in accordance with BEVA (British Equestrian Veterinary Association) Guidelines.
- ✗ Death or humane destruction of the horse occurring after the period of insurance.
- ✗ Death or humane destruction of the horse in any way attributable to an outbreak or suspected outbreak of a disease where the horse becomes subject to a government or public or local authority quarantine and/or restriction order relating to that disease.
- ✗ Any illness or disease which occurs during the first 30 days of a new policy.
- ✗ Death or humane destruction contributed to by:
  - a) any surgical operation unless conducted by a veterinary surgeon who certified that such operation was necessitated by accident, injury, illness or disease and carried out in an emergency to save the horse's life, unless by prior agreement with the insurer;
  - b) the giving of any medication unless by a veterinary surgeon and certified by them to have been of a preventative nature or necessitated by accident, injury, illness or disease;
  - c) malicious or wilful injury or criminal or intentional acts or omissions by you;
  - d) failure by you to provide proper care and attention for the horse at all times;
  - e) the use of the horse for a purpose other than that stated in the schedule.



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! Certain limitations and exclusions may apply to your insurance.

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

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## Where am I covered?

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



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- At the commencement of this insurance, and at any time(s) you make any changes to the insurance (for example, if you increase the sums insured and/or add any additional horses), it is your responsibility to ensure that the horses are in sound health and free from any injury, illness, disease or disability or physical abnormality whatsoever.
- You must at all times provide proper care and attention for each insured horse and do all things reasonably practicable to avoid or minimise any loss under this insurance.
- In the event of any illness, disease, lameness, injury, accident or physical disability suffered by the horse, you must as soon as practicable and at your own expense employ a veterinary surgeon and, if required by us, allow the removal of the horse for treatment.
- You must notify your broker in the event of the horse being operated upon for castration or spaying, prior to the day of such procedure.
- You must take all reasonable steps to prevent loss, damage or accident.
- As soon as practicable, and at your own expense, employ a veterinarian to treat the horse.
- Report theft or disappearance of the horse as soon as practicable to us or your broker and to the local police and strictly follow their recommendations.
- You must tell your broker: Within 14 days of becoming aware of any inaccuracies or changes in the information you have provided us, whether happening before or during the period of insurance.
- Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



## When and how to pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

- This insurance cover is for the period stated in your policy schedule and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and any applicable administrative cost of providing the insurance.

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