

Harry Hall One Club Horse Trailer Insurance



Insurance Product Information Document

Ecclesiastical Insurance

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This document provides a summary of the key information relating to this Horse Trailer insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a Horse Trailer insurance policy providing cover for loss of or damage to your horse trailer and your legal liability arising as owner of the horse trailer.



What is insured?

- ✓ Accidental loss of or damage to your horse trailer occurring anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ For loss or damage to horse trailers which are less than 12 months old we will cover the cost of repairing the horse trailer or replacing it as new if it is lost or not economical to repair. The most we will pay is up to the sum insured shown in your schedule
- ✓ Necessary and reasonable costs to take the damaged horse trailer to the nearest suitable repairers and to deliver it to your home or where the trailer is normally kept
- ✓ Necessary and reasonable costs to recover any horses that were being transported in the damaged horse trailer to your address or intended destination within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man up to £500 any one incident per horse trailer
- ✓ Cover for your legal liability as owner of the horse trailer in respect of accidental bodily injury and accidental damage to third party property up to £1,000,000
- ✓ Temporary hire of an alternative trailer. This gives cover up to £450 for a maximum period of 3 weeks if you need to hire a temporary replacement trailer following insured loss or damage



What is not insured?

- ✗ Wear and tear or costs for maintenance of the horse trailer
- ✗ The excess you need to pay for claims
- ✗ Damage to tyres by punctures, cuts or bursts
- ✗ Loss or damage whilst the horse trailer is being used for your job, profession or business or for hire or reward
- ✗ Third party liability whilst the horse trailer is attached to the towing vehicle
- ✗ Loss or damage that happened before the start of the insurance policy
- ✗ Loss or damage resulting from war or terrorism
- ✗ Contents other than horse trailer accessories



Are there any restrictions in cover?

- ! Theft from a locked building is not covered unless entry to or exit from the building involved forcible and violent means
- ! Theft other than from a locked building is not covered unless the horse trailer is protected by a wheel clamp or other security device accepted by us
- ! If the horse trailer is over 12 months old at the time of the loss or damage the most we will pay will be the market value of the horse trailer
- ! If we know that you are still paying for the horse trailer under a hire purchase or leasing agreement we will pay the hire or lease company



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must take reasonable steps to prevent or reduce loss of or damage to the horse trailer and maintain it in a good condition
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation, if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim.

You may still cancel after this period but there will be no refund of premium.

Please contact your insurance intermediary in the first instance. If you are unable to contact your intermediary, please contact us by telephone, in writing or by email.

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