



Equine Elite Insurance







Insurance Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is an insurance policy for One Club members of Harry Hall International Ltd. Cover will only be provided for horses/ponies which you declare to and are accepted in writing by us.

 What is Insured?	 What is not Insured?
<p>Veterinary Surgeon's Fees</p> <ul style="list-style-type: none"> ✓ Veterinary treatment your horse receives to treat an accidental external injury up to the up to the sum insured specified in the Certificate of Insurance per claim and in the aggregate during the Period of Insurance. <p>Additional cover that may be included on your policy. Your Certificate of Insurance will confirm whether the cover is included along with the applicable limits.</p> <p>Colic Surgery Costs</p> <ul style="list-style-type: none"> ✓ Colic surgery costs at a maximum of GBP 5,000 per claim and in the aggregate during the Period of Insurance. <p>Saddlery & Tack</p> <ul style="list-style-type: none"> ✓ Theft, accidental loss, or damage to saddles, bridles, harness and other riding tack, lunging equipment or harness normally used on Your Horse while it is partaking in any of the activities listed under the definition of Use. 	<p>Veterinary Surgeon's Fees</p> <ul style="list-style-type: none"> ✗ We will not pay the excess of GBP 165 for each and every loss; or the excess under any other insurance available to You; ✗ Any costs resulting from taking part in or training for any activity not included under the Use definition within the Policy Document. ✗ Any costs for Veterinary Treatment arising from referral for a second veterinary opinion or referral to a veterinary hospital or centre of veterinary excellence for which We have not given Our prior written consent; ✗ Any costs for diagnosis by magnetic resonance imaging, scintigraphy, computerised (axial) tomography, thermography and myelography for which We have not given Our prior written consent; ✗ Any costs resulting from or arising out of castration unless such costs were incurred for necessary Veterinary Treatment arising from Accidental External Injury; ✗ Any costs for Complementary Treatment, Livery or Transport; ✗ Any costs for any Veterinary Treatment that results from a vice or behavioural problem unless veterinary evidence is provided to establish that Your Horse is suffering from Accidental External Injury; ✗ Any costs of vaccination, any other preventative treatment and the removal of wolf teeth or associated with pregnancy or parturition; or from any surgical operation. ✗ Any costs incurred for the destruction of Your Horse or the disposal of its body or any post mortem examination; ✗ Any costs associated with Experimental, Non-Customary or Unproven Treatment; ✗ Any costs for Veterinary Treatment Your Horse receives more than 12 months from the date the Accidental External Injury was sustained; ✗ Any costs arising from or relating to tendons or ligaments or to illness. <p>Colic Surgery Costs</p> <ul style="list-style-type: none"> ✗ Any fees associated with surgical procedures not performed under general anaesthesia; ✗ We will not pay the excess of GBP 500 for each and every loss. ✗ Fees or costs for livery ✗ Any amounts if your horse is over 15 years of age at the start of the Period of Insurance <p>Saddlery & Tack</p> <ul style="list-style-type: none"> ✗ Wear and tear ✗ Theft of unattended saddlery and tack unless from a locked building or the locked boot/covered luggage area of a locked vehicle. ✗ Clothing, personal effects, grooming equipment, rugs, blankets and clippers. ✗ We will not pay if your saddlery and sack is used by a riding school for business or professional use except by You or Your immediate family as a pupil; ✗ We will not pay in respect of unexplained disappearance or unexplained inventory shortage. ✗ We will not pay the excess of GBP 200 per claim.

<p>Disposal Fees</p> <p>✓ Disposal fees and euthanasia charges following death or euthanasia as a result of an accidental external injury.</p>	<p>Disposal Fees</p> <ul style="list-style-type: none"> ✗ Any costs following death or euthanasia as a result of illness, castration, or due to the horse's unfitness or inability to fulfill the use for which it is kept ✗ Any costs incurred more than 12 months after the date the accidental external injury was sustained. ✗ Any costs not substantiated by receipts ✗ Any post mortem costs. <p>General Exceptions</p> <ul style="list-style-type: none"> ✗ We will not pay any claim arising out of or resulting from any use or activity not specified under the definition of Use, or any trade, business or profession or use for hire and reward.
	<p> Are there any restrictions on cover?</p> <ul style="list-style-type: none"> ! Endorsements may apply to your insurance. Please refer to your Certificate of Insurance. ! The policy does not cover any pre-existing conditions – an accidental external injury caused by, related to, or resulting from an accidental external injury sustained before your cover started. ! The policy does not cover any horse is under 30 days old. ! The policy does not cover any horse that you do not own or have on full loan with a written loan agreement. ! The policy does not cover use of the horse for any trade, business, profession or for hire or reward. ! Any claim until we receive your horse's passport, other evidence of legal ownership or the loan agreement. ! The policy does not cover any costs if there is any other valid and collectible insurance available to you.
<p> Where am I covered?</p>	
<ul style="list-style-type: none"> ✓ The United Kingdom of Great Britain and Northern Ireland and the Isle of Man. ✓ Temporary cover in the Channel Islands and the European Economic Area, for a maximum of thirty (30) days during the Period of Insurance, including transits in and between; however, this temporary cover does not apply to Section 6 Liability, Section 8 (B) Horse Trailer Liability to Third Parties and Section 9 (B) Horse Drawn Vehicles Liability to Third Parties. 	
<p> What are my obligations?</p>	
<ul style="list-style-type: none"> ➤ 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. ➤ You must tell Harry Hall International Ltd as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided, whether happening before or during the period of insurance. ➤ You must take all reasonable precautions to prevent liability, loss, theft or accidents. ➤ In the event of an accidental external injury to your horse, you must as soon as is reasonably possible employ a veterinary surgeon at your own expense and provide proper care and treatment. ➤ Contact SEIB Insurance Brokers Ltd as soon as practicable about any event that could lead to a claim. ➤ Contact SEIB Insurance Brokers Ltd should your horse require a surgical operation, MRI, scintigraphy, computerized (axial) tomography, thermography or myelography. 	
<p> When and how do I pay?</p>	
<ul style="list-style-type: none"> ➤ Harry Hall International Ltd will advise you of the full details of when and the options by which you can pay. 	
<p> When does the cover start and end?</p>	
<ul style="list-style-type: none"> ➤ This insurance cover is for the period stated in your Certificate of Insurance and the start date and end date of the cover are also specified in your Certificate of Insurance. 	
<p> How do I cancel the contract?</p>	
<ul style="list-style-type: none"> ➤ You can cancel this insurance at any time by contacting Harry Hall International Ltd. You have 14 days from receiving the policy to write confirming that you do not wish to continue. Any premium which has already been paid will be returned in full, providing you have not made any claims under the policy. If you do not cancel the policy within the 14 day cooling-off period mentioned above, the policy is in force and you are committed to pay the premium. 	



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