

At a glance

Your Horse Insurance Policy Summary

This policy summary does not contain the full Terms and Conditions of your policy. You may have additional cover listed on your Certificates of Insurance; full details can be found in your Terms and Conditions which are available on request.

What type of insurance is this?

This policy provides horse insurance.

Who is the insurer?

Allianz Insurance plc.

How long does my policy run for?

This policy will remain in force for 12 months from the date it starts and for any period for which you renew the policy, as long as you continue to pay the premium. You should review your cover periodically to ensure the policy remains suitable to your needs.

What are the significant features and benefits of my policy?

This section covers two plans offered by Scottish Equestrian Insurance Services, 'Horse and Rider Insurance' and 'Mature Horse Insurance'. Please check the Sections Covered part on your Certificate of Insurance Horse Details to understand which plan you have.

The tables include the details of the significant benefits in each plan. **Please note, most sections are optional and are only covered if they are shown on your Certificates of Insurance.**

Sections of cover only available on the 'Horse and Rider Insurance' plan

Death of your horse (Injury or Illness)	If your horse dies due to an illness or injury, this section covers your horse's market value (or sum insured, whichever is less).
Veterinary Fees (Injury and Illness)	This section covers the cost of veterinary treatment required to treat illness and injury. Each illness and injury is covered for a period of 12 months. The maximum amount you can claim for each injury or illness is shown on your Certificate of Insurance Horse Details.
Permanent Loss of Use	If an injury or illness permanently prevents your horse from participating in any one of the insured activities, we will pay a percentage of your horse's market value (or sum insured, whichever is less). The percentage you have chosen is shown on your Certificate of Insurance Horse Details.

Sections of cover only available on the 'Mature Horse Insurance' plan

Death of your horse (Injury Only - Mature Horse)	If your horse dies due to an injury, this section covers your horse's market value (or sum insured, whichever is less).
Veterinary Fees (Injury Only - Mature Horse)	This section covers the cost of veterinary treatment required to treat injury. Each injury is covered for a period of 12 months. The maximum amount you can claim for each injury is shown on your Certificate of Insurance Horse Details.

Sections of cover available on both the 'Horse and Rider Insurance' and the 'Mature Horse Insurance' plans

<p>Loss by Theft or Straying</p>	<p>If your horse is stolen or goes missing and cannot be found, this section covers your horse's market value (or the sum insured, whichever is less). We will also pay up to £300 towards the cost of advertising and a reward.</p>
<p>Alternative Therapies</p>	<p>This section covers the cost of acupuncture, chiropractic manipulation, feed supplements, herbal medicine, homeopathy, hydrotherapy, nutraceuticals, osteopathy, physiotherapy and specialist farriery. The maximum amount you can claim for all alternative therapies in each policy year is shown on your Certificate of Insurance Horse Details.</p>
<p>Non-Veterinary Fees</p>	<p>If your horse needs to go to a veterinary college/hospital, this section covers the livery charges at, and the transportation of your horse to and from, the veterinary college/hospital. The maximum amount you can claim for all non-veterinary fees in each policy year is shown on your Certificate of Insurance Horse Details.</p>
<p>Disposal</p>	<p>If your horse dies, we will pay towards the cost to remove and dispose of your horse's body. The maximum amount you can claim is shown on your Certificate of Insurance Horse Details.</p>
<p>Personal Accident</p>	<p>This section covers the rider of your horse for injury or death, including the cost of emergency dental treatment. The maximum amount you can claim for each incident is shown on your Certificate of Insurance Horse Details and the amount you can claim for each type of injury sustained is shown in the Personal Accident section of the Terms and Conditions.</p>
<p>Personal Liability</p>	<p>If your horse, your horse-drawn vehicle or your horse trailer causes damage or injury and you are legally responsible, this section covers the legal costs and expenses and the claimant's compensation. The maximum amount you can claim for each incident is shown on your Certificate of Insurance Horse Details.</p>
<p>Saddlery and Tack</p>	<p>If your saddlery and tack is damaged we will pay the cost of repair. If the repair costs are more than the item is worth, or the item is stolen or destroyed we will cover the cost to replace as new. The maximum amount you can claim under this section is shown on your Certificate of Insurance Saddlery and Tack Details.</p>
<p>Horse-Drawn Vehicles or Horse Trailers</p>	<p>If your horse-drawn vehicle or horse trailer is damaged, we will pay the cost of repair. If the repair costs exceed the market value, or the item is stolen or destroyed, we will pay the market value (or sum insured, whichever is less).</p>

What are the significant exclusions and limitations of my policy?

This section states the significant exclusions and limitations of the sections of cover available on both plans, 'Horse and Rider Insurance' and 'Mature Horse Insurance'.

Please be aware that your policy may not include the sections of cover mentioned below; they are only included in your cover if they are shown as covered on your Certificates of Insurance.

Further information regarding the points below can be found in the Terms and Conditions in the sections indicated.

- Your insurance does not cover any illness which starts in the first 14 days of the policy. See 'What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)' - point 3, 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 4 and Permanent Loss of Use 'What we will not pay' - point 5.
- Your insurance does not cover any pre-existing conditions. If your horse was ill or injured at any time before your insurance started we will not cover any costs relating to that illness or injury. This is regardless of whether or not we place any exclusion(s) for the illness/injury. See 'What we will not pay- applying to Sections 1A of Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only -Mature Horse)' - point 4, 'What we will not pay - applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 1 and Permanent Loss of Use 'What we will not pay' - point 4.
- This policy covers an illness or injury for 12 months only. The 12 months starts on the date the injury happened or the date the illness was first noticed. If your horse is covered on the Mature Horse Insurance plan cover is limited to injury only. See 'What we will not pay - applying to only Section 1A Death of your horse (Injury or Illness)' - point 1, 'What we will not pay - applying only to Section 1B Death of your horse (Injury Only - Mature Horse) - point 1, 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 2, 'What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse) - point 2 and Permanent Loss of Use 'What we will not pay' - point 2.
- After we have paid the cost of veterinary treatment for 12 months (or the maximum benefit) we will not pay for any more treatment for that injury or illness, or anything which is caused by or related to it. We will also no longer cover any illness or injury which has the same diagnosis. This applies in all cases regardless of whether:
 - The injury or illness presents in the same or different part of the body, and/or
 - Your vet confirms the past and current illnesses are, or are not, linked.

If your horse is covered on the Mature Horse Insurance plan cover is limited to injury only. See 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 4.

- You will pay an excess when you claim under Veterinary Fees. This will be deducted from the first claim(s) you make for each unrelated illness and injury. The amount you have to pay for your horse is shown on the Certificate of Insurance Horse Details. See Veterinary Fees (Injury and Illness) and Veterinary Fees (Injury Only - Mature Horse) - 'What you pay'.
- You must send us your Veterinary Fees claim(s) within 12 months of your horse receiving treatment. See 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse) - point 1'.
- Your policy covers the cost of treatment for a dental injury or illness providing your horse had a dental examination carried out by a vet or a qualified equine dentist in the 12 months before the injury happened or the illness was first noticed. See 'What we will not pay - applying to only Section 3A Veterinary Fees (Injury and Illness)' - point 5, 'What we will not pay - applying to only Section 3B Veterinary Fees (Injury Only - Mature Horse) - point 4.
- Cover for Permanent Loss of Use is automatically removed at the renewal following your horse's 15th birthday. See 'Conditions applying to Permanent Loss of Use' - point 3a).
- If your horse is covered under the 'Horse and Rider Insurance' plan, at the renewal following your horse's 20th birthday your cover will automatically move to the 'Mature Horse Insurance' plan. All cover for illness will stop and cover will be limited to injury only. See 'Conditions applying to Sections 1A Death of your horse (Injury or Illness) and Section 1B Death of your horse (Injury Only - Mature Horse)' - point 6, 'Conditions applying to Disposal' - point 2 and 'Conditions applying to Sections 3A Veterinary Fees (Injury and Illness) and 3B Veterinary Fees (Injury Only - Mature Horse)' - point 8.
- If your horse is put to sleep, to claim under the death section of cover, its condition must have met the current BEVA Guidelines for the Destruction of Horses. See 'What we will not pay - applying to Sections 1A Death of your horse (Injury or Illness) and 1B Death of your horse (Injury Only - Mature Horse) - point 1.

- Your saddlery and tack and/or horse-drawn vehicle or horse trailer is only covered when left unattended if our security requirements are met. *For full details see 'Conditions applying to Saddlery and Tack' - point 3 and 'Conditions applying to Horse-Drawn Vehicles and Horse Trailers' - point 4.*
- The maximum amount we will pay for any item of saddlery and tack where you do not have a purchase receipt or saddler's valuation, is £400. *See 'Conditions applying to Saddlery and Tack' - point 4.*

Additional exclusions may have been placed on your policy. If applied, these are shown on your Certificates of Insurance.

Can I cancel my policy?

If, after receiving your Certificates of Insurance and full policy Terms and Conditions, you are not happy you have 14 days during which you can cancel the policy. In this case we will cancel your policy and you will receive a full refund of any premiums paid. Full cancellation rights can be found in your Terms and Conditions.

How do I make a claim?

You can notify us of a claim and obtain a claim form by calling 0345 070 1063. Alternatively, if you already have a claim form or have downloaded a claim form from our website, www.seisinsurance.co.uk, you can notify us by sending the completed claim form to:

Scottish Equestrian Insurance Services, Great West House (GW2), Great West Road, Brentford
Middlesex TW8 9DX, United Kingdom.

How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager, Scottish Equestrian Insurance Services, Great West House (GW2),
Great West Road, Brentford, Middlesex TW8 9DX, United Kingdom.
Phone 0345 075 2028
Email ahd.csm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

Full details of our complaints procedure will be found in your policy documentation.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: ahd.csm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities.