

## Equine Medirecord Bloodstock Insurance - Frequently Asked Questions

### What does the policy cover?

This policy is a Mortality and Theft policy and is designed to cover:

- Death of the horse caused by accident, injury, illness or disease and
- Theft of the Insured Racehorse, horse in training for racing, Broodmares, Youngstock, and foals (which can be added from 24 hours).

Please view the Insurance Product Information Document ([IPID](#)) and the [Policy Wording](#) for full details.

### Should I review my policy documents?

Yes all documentation should be reviewed to ensure it is as expected. Please notify us immediately if any of the information is incorrect on your policy.

### What are the Territorial limits of the policy?

The policy is designed to cover horse(s) who reside permanently in one of: the United Kingdom or Northern Ireland or but it will also cover the horse(s) whilst anywhere within WESTERN EUROPE on a temporary basis, including transits therein. You must contact us immediately if the horse(s) is permanently relocated outside of the United Kingdom, Northern Ireland or Republic of Ireland during the policy period.

WESTERN EUROPE is defined as Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Ireland, Italy, Liechtenstein, Luxemburg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom).

### Can I make changes to my policy?

Yes, you can request an amendment to your policy at any time by contacting:

- [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Or phoning +44 (0)1473 223020

We then confirm if the requested change can be made and any adjustment in premium.

### What changes do I need to notify on my policy?

See list below which is not exhaustive:

- Change of name
- Change of address of either you or your horse(s)
- Horses Sum Insured
- Any change in class of racing activities e.g. Flat racer becoming a Hurdler

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- If you have been declared bankrupt or the subject of bankruptcy proceeding or had any county court judgement made against you
- If you have had any claims or convictions

Failure to notify us of any changes may impact any future claims.

### How do I make a claim?

In the event of a claim, or incident that could lead to a claim, you must report this to us as soon as possible. In the event of a theft claim you must also notify the local police obtaining an incident number and follow their recommendations.

Our Claims Guide provides the steps you should follow.

Please email notification and any supporting documentation to both:

- [EquineClaims@markel.com](mailto:EquineClaims@markel.com), and [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)

If you need assistance, please call us on +44 (0)1473 223020.

### What should I do if my horse is due to undergo surgery?

If your horse is due to have any surgery /exam away from home, please tell us as soon as you are aware with the following information:

Your Name and Policy Number

The horse's name

Name and address of Veterinary Surgeon together with details of the planned surgery.

Explanation of the need for surgery and any veterinary report stating the horse is fit for surgery and the date and time the surgery is scheduled

This should be provided to:

- Email: [EquineClaims@markel.com](mailto:EquineClaims@markel.com) & [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Or Telephone us on: +44 (0)1473 223020

### How much does Bloodstock Insurance cost?

The price of Bloodstock insurance will depend on several things, including:

- Your horse's age
- Your horse's gender
- Your horses' value
- Your horse's use
- Your horse's medical or surgical history

If you would like to discuss your quote, please contact us on:

- Email : [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Telephone : +44 (0)1473 223020

### What if I need cover for another type of Bloodstock insurance?

This policy is a Mortality and Theft policy. If you require an alternative coverage, please contact our office so that we can discuss your needs.

- Email : [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Telephone : +44 (0)1473 223020

### Who can buy a policy?

Bloodstock insurance is typically available to individuals and businesses involved in the equine industry such as racehorse owners, breeders, and trainers.

You must have a financial interest in the horse, or be acting on behalf of someone who does, known as an Ultimate Beneficial Owner (UBO).

### What am I responsible for as a policyholder?

A Policyholder is the person who owns the insurance policy. They are normally someone with a financial interest in the horse. The policyholder can request changes or cancel a policy and is responsible for paying the policy premium and distributing any claims settlement.

### Cancellation

This policy is a 12-month contract of insurance that is paid annually.

You can cancel your policy at any time by contacting us on:

- [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Or telephone +44 (0)1473 223020

We cannot cancel a policy without the policyholder's permission.

If you cancel your policy within 14 days of your policy start date and we haven't paid or been notified of any claim, we'll give you a full refund. If you cancel after 14 days of your policy start date and we haven't paid or been notified of any claim, we'll refund you for any time left on your policy.

If we've paid any claims for something that happened in this policy year, you must pay the remaining premiums for the rest of the policy year, which is shown in Your Schedule.

For more information about cancelling your policy, please see the 'Cancelling your policy' section of your Policy Wording.

### Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently, and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim please contact us on [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com) or by phoning us on +44 (0)1473 223020 Monday to Friday 9am to 5pm.

You can find more information on the complaints process in your policy wording or you can view our 'How to make a complaint' notice by clicking [here](#).

### Where can I find my policy number?

Your policy number can be found on the front cover and first page of your Policy schedule and in all our correspondence this will also appear in the subject line of any emails from us.

### I'm having a technical issue with the website, who do I contact?

If you are experiencing any issues with the website, please contact us:

- Email: [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)
- Or Telephone: +44 (0)1473 223020

### How long will it take to process my claim?

We work hard to reimburse you as quickly as possible once a claim has been agreed. We generally aim to complete the adjustment of claims in 30 days or less. If you need to contact us about your claim status, please email the following:

- [EquineClaims@markel.com](mailto:EquineClaims@markel.com)
- [Bloodstock.EMR@wtwco.com](mailto:Bloodstock.EMR@wtwco.com)

Or alternatively you can give us call us on +44 (0)1473 223020 (Operating Monday – Friday 9am to 5pm BST).