



# Insurance Product Information Document

## Equine All Risks of Mortality Policy

### Insurer: Markel International Insurance Company Limited

Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202570. The company is registered in England and Wales No: 00966670 with registered address at 20 Fenchurch Street, London, EC3M 3AZ. VAT number 245 7363 49.

This document provides a summary of the insurance cover, exclusions and restrictions. It is not personalised to your individual needs and there may be cover listed that you do not select when purchasing your insurance. Please refer to the policy document for full terms and conditions of this cover including the general policy limits.

### What is this type of insurance?

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

A list of what is and is not covered under the terms of the policy is detailed in the below columns. Please note this is a non-exhaustive list and further terms and conditions may be set out in the policy wording.



- ✓ Death of the horse caused by an accident, injury illness or disease
- ✓ The humane destruction of the horse caused by an accident, injury, illness or disease which first occurs during the period of insurance.
- ✓ Theft of the horse which occurs during the period of insurance.
- ✓ Death or humane destruction of the horse resulting directly from the theft of the horse which occurs during the period of insurance.



- ✗ Intentional slaughter of the horse, unless by prior agreement with the insurer.
- ✗ Death or humane destruction of the horse occurring after the period of insurance (unless it occurs within any applicable and operative extension clause).
- ✗ Death or humane destruction of the horse in any way caused by or resulting from 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.
- ✗ Death or humane destruction in any way caused by or resulting from:
  - a) any surgical operation unless conducted by a veterinary surgeon who certified that the operation was required due to an accident, injury, illness or disease occurring during the period of insurance and carried out in an emergency attempt to save the horse's life;
  - 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 occurring during the period of insurance;
  - 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.
- ✗ Any post mortem costs, unless we agree otherwise in writing.
- ✗ Other exclusions apply – please read your policy document in full.



- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Certain limitations may apply to your policy. For example:
  - you will have to pay the first part of some claims (the excess, applicable to any Optional Extension(s)).
  - monetary limits for certain items or types of cover.
- ! We will not pay more than the sum(s) insured or limit(s) shown in your schedule or policy.



- ✓ Your horse(s) will be covered in Western Europe as per the policy territorial limits on a temporary basis, but must reside permanently in the United Kingdom, Northern Ireland, or the Republic of Ireland.



- 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 your broker as soon as possible if you become aware of any inaccuracies or need any changes in the information you have provided to us, whether happening before or during the period of insurance.
- You should review the sums insured of any horses insured on a regular basis to ensure they accurately reflect the fair market value. You must notify your broker as soon as possible of any changes in the fair market value. This includes, for example, changes in fair market value as a result of public auctions, claiming races or castration.
- If your circumstances change in a way which may affect your policy, either before your policy starts or during the period of insurance, you must tell us or your broker otherwise your policy may not respond correctly and you may not be covered under the policy.
- We rely on the information that you supply to us, including the information that you provided in any proposal form. If you discover that any of the information is incorrect or incomplete you must let us know as soon as possible. A change in the information may result in a change of the terms and conditions of the policy or an increase in the premium charged but a failure to tell us may result in you losing all the benefit of the policy and still having to pay the premium.
- You must pay your premium when it is due. Failure to do so may result in your policy being cancelled.
- In the event that you need to make a claim under your policy or need to notify us of a circumstance which may give rise to a claim, please ensure that you follow the procedures set out in the policy as any failure to do so may compromise any rights you may have under the policy.
- If any horse is insured for a period of less than one year at pro rata of the annual rate of premium, and if the horse should become subject to a claim during the period of insurance or any extension to the period of insurance, then the full annual premium for the horse will become payable.



- For full details of when and how to pay please contact your broker.



- The start date and end date of the cover are specified in your policy schedule.



- You can cancel this insurance contract at any time by contacting your broker. After the fourteen (14) day cooling off period, providing 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 the administrative cost of providing this insurance. If a claim is paid on any horse covered under this insurance, whether by settlement, compromise or otherwise, no return of premium will be allowed.