



AMLIN PLUS LIMITED

14 Fenchurch Avenue, London EC3M 3BS

Equine Insurance

Summary of Cover

What is this Summary of Cover?

This document provides key information about your insurance. It does not contain the full terms and conditions of the contract between you and the Insurers. These can be found in the wording of the Certificate of Insurance issued as evidence of that contract. If you have not been provided with a Certificate of Insurance and would like to see one, or if you have any other questions, then please contact us.

The insurance is underwritten by Syndicate 2001 at Lloyd's ("the Insurer") which is wholly owned and managed by Amlin Underwriting Limited whose registered address is: St Helen's, 1 Undershaft, London EC3A 8ND. Amlin Underwriting Limited is authorised and regulated by the UK Financial Services Authority and its registration number is 204918. It is also registered with the Society of Lloyd's and its number is 01901D.

Period of Insurance: Most insurance contracts will have the duration of one year with the exception of specific types of cover when the duration will be agreed at the time of quotation/sale.

Demands and Needs Statement: This insurance is designed to meet the demands and needs of the owner wishing to protect against: **All Risks of Mortality plus Accidental External Injury Loss of Use Insurance.**

Type of Cover: All Risks of Mortality plus Accidental External Injury Loss of Use Insurance

Some Key Points

- Your horse is insured against death from natural causes, as well as destruction on humane grounds if certified by a qualified veterinary surgeon as being justified in order to relieve incurable suffering. Theft coverage is also included (**See Certificate Wording**).
- The insurance is extended to include Accidental External Injury Loss of Use, which covers your horse against being rendered totally and permanently incapable of performing the use for which it is kept and insured as a result of an external injury occurring or arising during the period of this insurance (**See Accidental External Injury Loss of Use Extension**)
- At the date of commencement of the insurance your horse must be confirmed in sound health, evidenced by either a current veterinary certificate or a declaration of health, whichever is specified by the Insurers. Pre-existing conditions that are potentially life threatening will be excluded from cover. Until receipt of a current veterinary certificate or declaration of health satisfactory to the underwriter the burden of proof to satisfy the requirements of conditions 1&2 of the certificate wording remains with the insured.
- In the event of a claim, the amount the Insurers are liable to pay is the lesser of the fair market value of the horse at the date of loss or the sum insured stated in the certificate. The sum insured is **NOT** an agreed value, and the onus rests with you to justify the horse's value in the event of a claim if the insurers required you to do so. In the event of a claim you will be required to transfer unencumbered ownership to the insurers.
- The insurance will **NOT** pay:
 - For any veterinary fees incurred by you in treating your horse, or any post mortem expenses.

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- For any liability arising from damage or injury caused by your horse.
- If you have your horse destroyed on economic grounds.
- For losses due to terrorism, unless your horse is located in the USA and cover against terrorism has been specifically requested.
- Any excess or deductible stated in the certificate of insurance.
- Avian Influenza or any mutant variation thereof. (It may be possible to purchase this cover. Please contact your insurance intermediary for further advice.)

Your Responsibilities

In order to make sure that your insurance will respond in the event of a claim it is very important that YOU SHOULD NOTIFY US if any of the following situations arise:-

- It becomes apparent that the sum insured exceeds your horse's fair market value. You should then instruct us to make the requisite adjustment to the sum insured. Alternatively you should inform us if you feel the sum insured justifies an increase.
- The use of your horse, as first notified to the Insurers, changes.
- Your horse is going to move outside the territorial limits shown on the Certificate of Insurance.
- You dispose of any interest in your horse.
- Your horse suffers any illness, disease or injury. In such event you must also arrange immediately to have it treated by a qualified veterinary surgeon.
- Your horse undergoes any surgical operation including castration within 14 days of such operation taking place.
- Your horse dies. You must also then arrange for a full post mortem examination to be carried out.
- Your horse is stolen. You must also inform the police of the theft.

Failure to act in accordance with the conditions may invalidate your insurance.

Claims

If you need to make a claim you should notify us immediately. You will need to provide your certificate number and full details of the claim.

Amlin Plus Limited
14 Fenchurch Avenue
London
EC3M 3BS

Tel: 020 7423 0920
Fax: 020 7423 0929

It should be noted that Amlin Plus Limited in relation to claims is acting on behalf of Syndicate 2001 at Lloyd's and not the claimant.

Cancellation

You can cancel your new insurance policy up to 14 days from the start of the contract and receive a full premium refund. After this you may cancel your insurance at any time by writing to us, telephone or fax. If you have not made a claim, we will return any premium you have paid for any period of insurance left. Please refer to the schedule on your certificate of insurance for more details.

Premiums

All premiums received by Amlin Plus Limited are held by us as agent of the insurer.

Complaints

If you have a complaint, please contact the Divisional Manager at the address shown above.

If you are dissatisfied with our handling of your complaint you can at any time refer to the matter to the Complaints Department at Lloyd's. Their address is:

Lloyd's Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA
Telephone 020 7327 5693
Fax 020 7327 5225
e-mail Complaints@lloyds.com

Or you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstance of the claim.

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Data Protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your "sensitive" personal data and in doing this we will comply with the provisions of the Data Protection Act 1998.

In order to provide and maintain your insurance cover, we need to pass your information to the underwriters of Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA.

Unless required by Law, or as necessary to effect or administer your insurance none of your personal data (even if not "sensitive") will be disclosed without your consent to any person or organisation, or used for any purpose.

We have entered into contract terms with all the companies to whom we pass your data, requiring them to comply with the provisions of the Data Protection Act 1998.

The Data Controller is Amlin Plus Limited.

Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to English law and jurisdiction.

Taxes

There maybe circumstances where taxes may be due that are not paid via Amlin Plus Limited and therefore if this occurs then it is the responsibility of the insured to ensure that these are paid direct to the appropriate regulatory authority.

Language

All documentation will be stated in English unless otherwise agreed with yourselves prior to the conclusion of the contract.

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