



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

POLICY SUMMARY

The information provided in this policy summary is key information which should read.

This insurance is underwritten by **Convex Insurance UK Ltd** and arranged through **Carriagehouse (UK) Ltd**.

The policy provides liability, property and personal accident cover, subject to its full terms and conditions, on a selective basis, depending on those Sections and Optional Extensions you choose and pay for.

The policy is valid for twelve (12) months and is renewable annually.

The geographical limits of the policy are the United Kingdom being England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and journeys between these countries.

This policy summary does not contain the full policy limits, terms and conditions of the Horse and Carriage Policy, which can be found in the policy document. It does include the significant or unusual benefits and exclusions under each Section available under the policy.

Section One – Public Liability

This Section covers your legal liability, including costs and expenses, for bodily injury to third parties or loss or damage to the property of the third parties arising in connection with any horse, horse trailers and/or horse carriage insured under the policy.

The Section extends to include anyone who, with your permission, is riding or driving the horse or who has care, custody or control of the horse or trailer. If selected this section can be further extended to include any horse and/or carriage in your possession with the owner's permission whilst you are driving and/or controlling the horse and/or carriage.

Key exclusions to cover under this Section include:

- a) the first £150 of each property damage claim.
- b) whilst the horse is hired out or its use by any riding establishment
- c) whilst carrying passengers for hire and reward or in connection with your trade, business or profession
- d) driving a horse in a bitless bridle on the public highway
- e) Liability incurred whilst taking part in showing or demonstrations where appearance money or expenses are paid to the insured by the organisers of the Event.

Section Two – Insurance of the Specified Horse (s)

2a) Death from immediate emergency euthanasia

This section covers you in the event of the death or slaughter for humane reasons of any insured horse to relieve incurable and excessive pain which necessitates immediate destruction.

2b) Death from critical illness or injury necessitating non immediate euthanasia

This section covers you in the event of the death or slaughter for humane reasons of any insured horse being necessitated due to untreatable or manageable pain and which has been agreed prior to euthanasia being carried out.

2a and 2b both pay the lesser of the current market value or the sum insured specified in the Schedule.

2c) Disposal costs

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Following a successful Death claim, this section will pay up to £300 towards the resultant costs of removal of the carcass.

In the event of Death from immediate emergency euthanasia, you will be required to provide a Post mortem report in addition to the normal veterinary reports, unless waived by Us in writing.

Key exclusions to cover under Death include:

- a) Death resulting from conditions already in existence prior to the commencement of cover by the policy
- b) The resulting unfitness or incapacity of the insured horse to fulfil the function or duties for which it is kept following an illness, injury, lameness or disease
- c) death claims for **horse(s)** aged 16 to 22 years inclusive, arising from Cushings Disease (PPID), Navicular Disease and Degenerative Diseases including by way of examples: Degenerative Joint disease, Arthritis and Osteoarthritis, Ring Bone and Side Bone;
- d) death claims for **horse(s)** aged 23 to 25 years inclusive; cover for these horse(s) is limited to death arising from **accidental external injury** only.
- e) Claims or related fees in respect of any weight related condition where the insured horse has a body score of 8 or above on the Henneke horse body condition scoring system or 4 or above on the Carroll and Huntington (1988) system.

Theft and Straying

This Section covers you in the event of the loss of any insured horse by theft or straying where the horse is not recovered within ninety (90) days. This section pays either the lesser of the current market value or the sum insured specified in the Schedule.

The Insurer will, with its prior permission, also pay up to £200 for each insured horse to cover the cost of advertising for lost or strayed horses and payment of a reward which leads to recovery.

In the event of a suspected theft, you must immediately notify the police and obtain a crime reference number.

Key exclusions to cover under Theft or Straying include:

- a) Unexplained disappearance or voluntary parting of possession of or title to the horse as a result of you being induced by fraud, trickery or similar false pretences.

Optional Extension – Permanent Incapacity (Loss of use)

This Extension covers you in the event of any insured horse sustaining an illness, injury, lameness, disease or physical disease which results in permanent incapacity to fulfil the functions or duties for which it is kept and insured. The settlement basis is::

- 1) 75% of the lesser of the **current market value** or the sum insured specified in the Schedule should **you** elect to keep the **horse**,
- 2) 100% of the lesser of the **current market value** or the sum insured specified in the Schedule should the **horse** be slaughtered for economic reasons.

The original symptoms must appear during the 12 month policy period and result in permanent disability within 12 months from the initial manifestation of these symptoms.

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If during the initial or ongoing investigations into the symptoms and their subsequent treatment, it becomes apparent that there are multiple pathologies, then these will be treated as all being part of the same claim.

If a Permanent Incapacity claim is agreed, the horse must be freeze marked with a designated 'loss of use' freemark specified by us.

Key exclusions to cover under Option Extension – Permanent Incapacity (Loss of Use) include:

- a) disfigurement which renders the **horse** unsuitable for showing because of its appearance
- b) in the respect of **horse(s)** insured for permanent incapacity for driving, any loss due to an accident, injury, illness or disease which does not physically render the **horse** incapable of being driven;
- c) permanent incapacity because of any condition or disability already in existence prior to the commencement of the **period of insurance**.
- d) any loss as a result of lack of ability or suitability or stereotypies or behavioural problems.
- e) any amount for permanent incapacity in respect of an activity or level of competition that the horse has not been trained in and taken part in.
- f) Permanent Incapacity resulting from conditions already in existence prior to the commencement of cover by the policy
- g) claims or related fees in respect of any weight related condition where the insured horse has a body score of 8 or above on the Henneke horse body condition scoring system or 4 or above on the Carroll and Huntington (1988) system.

Optional Extension – Veterinary Fees

The Section covers you for fees incurred for the attendance and treatment by a qualified veterinary surgeon following an accidental injury, lameness, illness or disease for which the symptoms first appeared during the policy period and are incurred during a twelve (12) month period from the onset of the original symptoms. This Section includes fees incurred following emergency referral to a specialist Equine Unit/Clinic to save the horse's life or referral recommended by your Vet and agreed in advance by the Insurer. This Section also includes up to £500 within your overall limit for alternative treatment if recommended by your Vet.

In addition to any reports normally required, a further report must be submitted to **us** prior to the insured **horse** being referred for CT, CAT, MRI and Bone Scintigraphy scans to obtain our prior agreement that these techniques will be covered. If prior authorisation isn't obtained from **Us**, **We** will not pay for any part of the cost of these scans.

If during the initial or ongoing investigations into the symptoms and their subsequent treatment, it becomes apparent that there are multiple pathologies, then these will be treated as all being part of the same claim. The 12 month claim period will start from when the original symptoms first manifest.

Treatment for Gastric Ulcers will only be considered if your horse is displaying clinical symptoms which have been seen or previously recorded by your attending veterinary surgeon. If Grade 2 or above Gastric ulcers are diagnosed following a gastrocope, the policy covers the first 28 days at a full dose, the next 28 days at a withdrawal dose. Further treatment can be covered if a further gastrocope confirms the ongoing presence of Grade 2 ulcers.

This section is subject to a maximum amount payable per claim and a policy excess, both of which will be specified on your schedule.

This Section covers you for the transportation costs as follows incurred following a successful claim for veterinary fees up to an annual limit of £200 per horse.

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Key **exclusions** to cover under Option Extension – Veterinary Fees include:

- a) In addition to and after application of the excess specified below, **you** shall pay 25% of the costs for CT, CAT, MRI and Bone Scintigraphy scans.
- b) Any costs incurred for routine or old age related dentistry including diastemas and dental caries, routine or performance enhancing surgical treatment or manipulative therapies, general husbandry including bedding, feed or supplements, livery & transportation.
- c) In respect of dentistry, fees incurred for the treatment of Diastemas and Dental Caries;
- d) 50% of the costs for admittance, hospitalisation, livery and nursing costs when your horse is hospitalised
- e) Fees incurred for what is later diagnosed as a behavioural or training or saddlery fitting issue
- f) Any fees in respect of preventative or maintenance treatment or medication
- g) Fees incurred as a result of conditions already in existence prior to the commencement of cover by the policy.
- h) Buying or hiring of equipment or machinery unless agreed by the Insurer's in writing.
- i) The costs of any drugs prescribed or purchased for use after the expiry of the twelve (12) month claim period.
- j) Any costs incurred for euthanasia, post mortem examinations or reports.
- k) Fees incurred for **horse(s)** aged 16 to 22 years inclusive, arising from Cushings Disease (PPID), Navicular Disease and Degenerative Diseases including by way of examples: Degenerative Joint disease, Arthritis and Osteoarthritis, Ring Bone and Side Bone;
- l) Fees incurred for **horse(s)** aged 23 to 25 years inclusive; cover for these horse(s) is limited to death arising from **accidental external injury** only.
- m) Any costs relating to further or new investigations and/or examination and/or medication when there is an absence of current **symptoms** unless it is subsequently proven and supported by a **Veterinary Surgeon** that the original condition remains unresolved.
- n) any treatment, investigations or examination costs arising from congenital or conformational abnormalities.
- o) Claims or related fees in respect of any weight related condition where the insured horse has a body score of 8 or above on the Henneke horse body condition scoring system or 4 or above on the Carroll and Huntington (1988) system.
- p) In respect of Gastric Ulcers: cost of gastroscopes performed without prior recorded clinical symptoms.

Section Three - Personal Accident

This Section covers you and any person using the horse with your permission for the following benefits

- 1) Accidental Death **£10,000**
(£7,500 for anyone under 14 years)

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2)	Loss of sight in one or both eyes and/or Loss of one or more limbs	£10,000
3)	Permanent Total Disablement	£10,000
4)	Dental Treatment incurred as a result of Accidental Bodily Injury	up to £1,500

Key exclusions to cover under the Section include:

- a) Anyone under 5 years or over 70 years at the time of the accident
- b) Any injury sustained in horse or harness racing
- c) The first £100 of any dental fees claim

Section Four – Driving Harness & Saddlery

This Section covers you for all risks of physical loss or damage or specified items for either the current market value or the sum insured (whichever is less).

Key exclusions to cover under the Section include:

- a) Any item of saddlery over £500 unless specified in the Schedule
- b) Items when not in use that are not kept in either in a securely locked private house or in a securely locked building or if you are away from home competing, out of sight in a locked or attended vehicle,
- c) Unexplained disappearance or voluntary parting of possession of or title to the harness or saddlery as a result of you being induced by fraud, trickery or similar false pretences.
- d) The first £100 of each and every claim increasing to £150 in respect of theft claims.

Section Five – Horse Trailers

This Section covers you for the loss or damage as a result of fire, theft or accidental damage to any specified horse trailer for either the current market value, the sum insured or the cost of repairs (whichever is lower)

Key exclusions to cover under the Horse Trailer Section include:

- a) Theft from an unlocked building or premises unless the trailer is wheel clamped or secured with a Ball Hitch lock.
- b) A deduction of 10% per year on the sum insured from the date of purchase
- c) Unexplained disappearance or voluntary parting of possession of or title to the horse trailer as a result of you being induced by fraud, trickery or similar false pretences.
- d) The first £100 of each and every claim increasing to £150 in respect of theft claims.

Section Six – Horse Drawn Carriages and Accessories

This Section covers you for loss or damage as a result of fire, storm, theft, malicious damage or accidental damage to any specified horse carriage and accessories for either the current market value or the sum insured (which ever is lesser).

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Following a successful accidental damage claim, this Section covers you for the costs of transporting an insured carriage to the repairers up to an annual limit of £150.

Key **exclusions** to cover under the Horse Drawn Carriages Section include:

- a) Theft of carriages whilst not in use from either unlocked premises or buildings or if stored on a trailer or in motorised horse boxes, unless away from home competing
- b) Storm damage to property in the open
- c) Unexplained disappearance or voluntary parting of possession of or title to the carriage as a result of you being induced by fraud, trickery or similar false pretences.
- d) The first £100 of each and every claim increasing to £150 in respect of theft claims.

Cooling Off Period for New Policies

You may cancel the policy by notifying us in writing within fourteen (14) days of receiving the policy document or the start of your period of insurance, whichever is the later. A full refund of any premium paid will be made less an amount for our administration costs, unless you have made a claim in which case there will be no return premium and the full annual premium is due. The administration cost charged will be subject to a minimum of £20.

Cancellation

We are entitled to cancel the policy by giving fourteen (14) days notice of cancellation in writing. You are entitled to cancel the policy after the cooling off period by notifying us in writing. Any return premium due to you will depend on how long the policy has been in force unless you have made a claim in which case there will be no return premium and the full annual premium is due.

Claims Procedure

You must notify us soon as practicably possible of what has happened either

By phone: **01206 337388**,
By email: info@carriagehouseinsurance.co.uk or
Via our website: www.carriagehouseinsurance.co.uk/claims

You must take reasonable precautions to limit any further loss, damage or injury and if applicable, to discuss costs with your Vets regarding investigations and treatment.

You must complete and return the appropriate claim form which we will supply. In the event of death of the insured horse, you must arrange at your own expense, for a Vet to certify the cause of death by post mortem examination

Complaints Procedure

Our aim is to provide you with the best possible service at all times. If you feel that we have fallen short of that or made a mistake, then we want you to let us know. We will take your complaint seriously and do our best to investigate and resolve it as quickly as possible. We have established the following complaints handling procedure to ensure that this happens.



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Step 1

Tell us about it. There are different ways you can do that.

- Contact your normal contact at Carriagehouse Insurance or Convex Insurance UK Ltd. Let them know that you are dissatisfied with the service you have received and tell them why.

You can contact us by email, telephone and letter.

- Contact the Chief Compliance Officer, Lorraine Mullins:
lorraine@convexin.com
Tel: +44 (0)7919 603210
Convex Insurance UK Limited
52-54 Lime Street
London EC3M 7AG
United Kingdom

We will acknowledge your complaint promptly and we will let you know who will be handling your complaint and provide you with their contact details.

Step 2

We aim to resolve your complaint as soon as possible. If it is complicated or we need to investigate the circumstances further then we may not be able to resolve it straight away and it may take longer depending on its complexity. We aim to get you a final response within eight weeks of receiving your complaint. If we cannot do so then we will tell you why it is taking more time and let you know what we are doing and how long we expect it will take to resolve.

Step 3

If you are not happy with our response or actions and feel that the matter has not been resolved to your satisfaction, then there are two options to take it further.

You may be eligible to refer your complaint to the Financial Ombudsman Service, the "FOS". Please note that there are time limits within which you must contact the FOS.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk>

Alternatively, you may contact Paul Brand, the CEO of Convex Insurance UK Limited.
Email: paul@convexin.com

Our commitment

All complaints are reported to and overseen by the Chief Compliance Officer. If we get a complaint or have done something wrong or failed to do something well, we will do our best to put it right and to learn from it by root cause analysis. We will make sure that we investigate and establish what went wrong and why. We will then work out what we need to do to prevent that happening in the future and also consider whether any other customers could have been affected. Irrespective of whether we have had complaints we will report regularly on complaints and root cause analysis and remediation in our management information to the executive management committees and to the Board of Convex Insurance UK Limited.