



## COMPLETE DONKEY INSURANCE Insurance Product Information Document

### Carriagehouse Insurance

Authorised and Regulated by the Finance Conduct Authority and the Prudential Regulatory Authority FIRM No 592646 Registered in England.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation and is summarised in the Key Facts Statement.

### What is this type of insurance?

This is principally an Equine Liability and Mortality including theft insurance policy, which can be extended to include cover such as veterinary fees and also for equipment such as carriages, harness, saddlery and donkey trailers.

#### What is insured?

##### 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 donkey, donkey trailers and/or donkey carriage insured under the policy.
- ✓ The Section extends to include anyone who, with your permission, is riding or driving the donkey or who has care, custody or control of the donkey or trailer. If selected this section can be further extended to include any donkey and/or carriage in your possession with the owner's permission whilst you are driving and/or controlling the donkey and/or carriage.
- ✓ We will also pay all costs and expenses incurred with our written consent and relating to any claim which may be the subject of indemnity under this Section. If a payment in excess of the amount of indemnity available under this Section is made to dispose of a claim, then Our liability for costs and expenses will be limited to the proportion that the indemnity hereunder bears to the claim payment.

#### What is not insured?

##### Public Liability:

- ✗ The first £150 of each property damage claim.
- ✗ Incidents happening whilst the donkey is hired out or its use by any riding establishment
- ✗ Incidents happening whilst carrying passengers for hire and reward or in connection with your trade, business or profession
- ✗ Driving a donkey in a bitless bridle on the public highway
- ✗ Incidents happening whilst taking part in showing or demonstrations where appearance money or expenses are paid to the insured by the organisers of the Event
- ✗ Employees or Employee's property
- ✗ Property either in your care or belonging to members of your family
- ✗ Incidents happening as a result of leaving your donkey unattended whilst harnessed to a carriage
- ✗ Damage to fences or growing crops caused by an insured donkey whilst being ridden or-driven
- ✗ Serving or attempting to serve a mare by a stallion

##### Death:

- ✓ A) Death from immediate emergency euthanasia This section covers you in the event of the death or slaughter for humane reasons of any insured donkey to relieve incurable and excessive pain which necessitates immediate destruction.
- ✓ B) 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 donkey being necessitated due to untreatable or manageable pain and which

##### Death:

- ✗ Euthanasia without the Our prior consent unless it was as a result of an emergency.
- ✗ Euthanasia which is carried out solely for economic reasons
- ✗ Non-emergency euthanasia which is carried out due either in full or in part to a number of physical issues which pre-existing policy:

has been agreed prior to euthanasia being carried out.

- ✓ C) Disposal of carcass up to £400
- ✓ A) and B) both pay the lesser of the current market value or the sum insured specified in the Schedule.
- ✓ We will pay you for theft of the Donkey; which occurs during the period of insurance. the lesser of the current market value or the sum insured specified in the Schedule.

- ✖ any loss due to a condition becoming apparent within sixty (60) days of which has been steroid anti-inflammatory or analgesic medication
- ✖ any costs incurred for euthanasia post-mortem examinations. reports, removal and disposal of the carcass and any cremation fees;
- ✖ destruction under the order of any government, local authority or any other body having jurisdiction;
- ✖ death during any surgical operation, unless carried out in an immediate attempt to save the donkey's life or unless previously agreed by the Insurer;
- ✖ the use of any insured donkey for any purpose other than those within the Class of Use specified in the Schedule or in endorsements to the Schedule;
- ✖ death due to the administration of drugs or medication unless required because of accident, injury, illness or disease and administered by, or at the direction of, a veterinary surgeon.
- ✖ malicious or wilful injury or criminal or intentional acts or omissions by you, your family, representatives, agents, employee(s), veterinary surgeon, bailees or other persons who have care, custody or control of the donkey;
- ✖ unfitness or incapacity or loss of use of the donkey
- ✖ any condition or disability already in existence prior to the commencement of the insurance.
- ✖ for donkey(s) aged 20 to 25 years inclusive, arising from Cushings Disease (PPID), Navicular Disease and Degenerative Diseases
- ✖

#### Are there any restrictions on cover?

- ! Endorsements and specific exclusions may apply to your policy. These will be shown either on your policy schedule or supplied separately with your policy documents.
- ! At the commencement of this insurance. the Donkey must be in Sound Health, and free from any injury, illness, disease or disability or physical abnormality whatsoever with the exception only of those matters which have been completely and accurately disclosed to and accepted in writing by us, the Donkey must be in sound health.
- ! You must be the sole owner at the Donkey have a financial interest in the Donkey or have financial interest in the Donkey.

#### Where am I covered?

- ✓ This insurance covers you in the territories listed in the Schedule.

#### What are my obligations?

- You must tell Us as soon as practicably possible if you become aware about any changes in the information you have provided to us which happens before or during any period of insurance.
- You must notify Your broker as soon as practicably possible of any change in the use of your Donkey.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of your policy or require you to pay an additional premium. in certain circumstances we may cancel your policy in accordance with the "Cancelling This insurance" section of the policy document. if you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must at all times provide proper care and attention for your Donkey and do all things possible to avoid or minimise any loss covered under this insurance You must arrange and pay for your Donkey to be vaccinated against tetanus, to be wormed or satisfactorily worm- counted, to have regular and proper foot and or hoof care from a Farrier, to have regular dental attention from a Veterinarian or Equine Dental Technician and to have any other treatment customarily recommended by Vets for accident, illness. sickness or disease.
- You must as soon as practicable report any accidents or incidents or illness, lameness or injury that might result in a claim to your Broker.
- in the event of any injury, illness, lameness, disease, injury. accident or physical disability whatsoever of or to an Donkey the You must as soon as practicably possible, at Your own expense employ a Veterinary Surgeon and, if required by Us, allow removal of the Donkey for treatment.
- You must as soon as practicable report the theft of the Donkey to us and to the local Police and follow their recommendations.
- You must not pay or promise to pay a ransom or damage claim or give similar assurances of any such nature to any third party

#### **When and how do I pay?**

For full details of when and how to pay, you should contact your broker.

#### **When does cover start and end?**

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.

#### **How do I cancel the contract?**

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided 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.