



HORSE & CARRIAGE INSURANCE POLICY

POLICY TERMS & CONDITIONS

Underwritten by:

Convex Insurance UK Limited

Issue ref: January 2023

CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

INTRODUCTION

This is **Your Horse & Carriage** Policy, explaining **Your** insurance protection in detail. Please read it carefully and keep it in a safe place.

This **Policy** is a contract between **You** and **Convex Insurance UK Limited** and is administered by Carriagehouse on behalf of the insurer **Convex Insurance UK Limited's**

This insurance product has been designed for Equine Insurance. **Convex Insurance UK Limited** intends the language and layout to be clear to help **You** to understand the cover **Convex Insurance UK Limited** provide and **Your** obligations.

This document, the **Schedule** or any attaching **Endorsement(s)** make up this **Policy** setting out the details of the insurance which **You** have requested.

Please read this whole **Policy** carefully, together with any **Endorsement** and the **Schedule** to ensure that the information contained in this **Policy** is accurate and that the **Schedule** reflects the coverage **You** have requested. If anything is not correct, please return it as soon as practicably possible to **Carriagehouse Insurance**.

In return for payment of the Premium shown in the **Schedule**, **Convex Insurance UK Limited** agree to insure **You**, subject to the terms and conditions of, or endorsed to this **Policy**.

You should keep a record (including copies of letters) of all information **You** supply to **Carriagehouse Insurance** or **Convex Insurance UK Limited** in connection with this contract of insurance. No change or modification to this **Policy** shall be effective unless confirmed in writing by **Carriagehouse Insurance**.

If **You** have any questions or concerns about this **Policy** or the handling of a claim **You** should, in the first instance, contact **Carriagehouse Insurance** whose contact details are specified in the **Schedule**.

If **You** are unable to resolve any questions or concerns with **Carriagehouse Insurance**, please refer to the Complaint's Procedure (see Questions and Complaints section).

Convex Insurance UK Limited will reimburse **You** and **Your** Personal Representatives in respect of legal liability incurred by **You** and against legal liability in respect of which **You are** entitled to be indemnified under this **Policy** if the **Third Party Claim** had been made against **You** provided that each of the parties indemnified under this **Policy** will act as if they were **You** and are subject to the terms of this **Policy** insofar as they can apply and that the total amount payable in respect of compensation as a result of reimbursing such parties will not exceed the Limit of Liability.

INFORMATION

This **Policy**, including the **Schedule** and any attaching **Endorsements** are a single contract and should be read as one document.

This **Policy** does not cover **You** and **Your** property against everything that can happen so please read the whole document carefully. It is arranged in different Sections. It is important that:

- 1) **You** are clear which Section(s) **You** have requested and want to be included;
- 2) **You** are clear what each Section covers and does not cover;
- 3) **You** understand **your** own duties under each Section and under this **Policy** as a whole;
- 4) **You** should keep this **Policy** in a safe place.

If **You** have any concerns **You** should contact **Us**.

THE SCHEDULE

The **Schedule** is evidence of **Your** contract of insurance with **Us**. It shows details of **You**, the items insured, the sums insured of items insured, the **Period of Insurance** and the Section(s) of this **Policy** which apply.

LAW AND JURISDICTION APPLICABLE TO THIS POLICY

This **Policy** shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Unless **We** agree otherwise the language of this **Policy** and all communications relating to it will be in English.

PREMIUM PAYMENT

If the premium due under this contract has not been paid to **Us** by the inception of this contract of insurance (and in respect of instalment premiums, by the date they are due) **We** shall have the right to cancel this contract of insurance by notifying **You** in writing. In the event of cancellation, the premium for the period that **We** are on risk is due to **Us** and in the event of a loss or occurrence prior to the date of cancellation which gives rise to a valid claim under this contract of insurance, the full contract premium will be payable to **Us**.

We shall give not less than (10) Ten working days prior notice of cancellation to **You**. If the premium due is paid in full to **Us** before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

INFORMATION YOU HAVE GIVEN US

In deciding to accept this **Policy** and in setting the terms, including premium, **We** have relied on the information which **You** have provided to **Us**.

You have a duty to take reasonable care not to make a misrepresentation to **Us** by ensuring that all information **You** provide in answer to **Our** questions is true, accurate and complete. **You** must also take reasonable care to answer all the questions honestly and to the best of **Your** knowledge. When referring to "**Your Duty**" in this clause, we mean the duty to take reasonable care as fully described in this paragraph.

Your Duty also applies when **Your Policy** is varied or renewed. When answering **Our** questions at each variation or renewal, **You** must not only give **Us** new information, but also information **You** have previously provided if it remains relevant to answer **Our** questions, whether or not it is exactly the same or there are changes, and even if the information arose during a previous policy period.

If **We** establish that **You** have broken **Your Duty** deliberately or recklessly, **We** will have the right to:

- a) treat this **Policy** as if it never existed;
- b) decline all claims; and
- c) retain the premium.

If **We** establish that **You** have broken **Your Duty** carelessly, **We** will have the right to:

- i. treat this **Policy** as if it never existed, decline to pay any claim and return the premium **You** have paid, if **We** would not have provided **You** with cover;
- ii. treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms;
- iii. reduce the amount **We** pay on any claim in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **We** will have the right to:

1. give **You** thirty (30) days' notice that **We** are terminating this **Policy**; or
2. give **You** notice that **We** will treat this **Policy** and any future claim in accordance with (ii) and/or (iii),
3. in which case **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Carriagehouse Insurance** as soon as practicable.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

This summary is provided for illustrative purposes to help **You** understand **Your Duty**. It is not intended to amend or disapply any of **Your** statutory rights and duties under the Consumer Insurance (Disclosure and Representations) Act 2012.

CHANGES WE NEED TO KNOW ABOUT

You must tell **Us** within fourteen (14) days of **You** becoming aware of any changes in the information **You** have provided to **Us** which happens before or during any **Period of Insurance**.

When **We** are notified of a change **We** will tell **You** if this affects **Your Policy**. For example **We** may cancel **Your Policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of **Your Policy** or require **You** to pay more for **Your** insurance. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

CANCELLATION AND COOLING OFF PERIOD FOR NEW POLICIES

1) **Your Right to Cancel during the Cooling-Off Period**

You are entitled to cancel this Policy by notifying **Us** in writing within fourteen (14) days of either:

- i) the date **You** receive this new **Policy**, or
- ii) the start of **Your** initial **Period of Insurance**

whichever is the later.

A full refund of any premium paid will be made less an amount for the time on risk unless **You** have made a claim in which case the full annual premium is due.

2) **Your Right to Cancel after the Cooling-Off Period**

You are entitled to cancel this Policy after the cooling-off period by notifying **Us** in writing. Any return of premium due to **You** will depend on how long the Policy has been in force unless **You** have made a claim in which case the full annual premium is due.

3) **Our Right to Cancel**

We are entitled to cancel this **Policy**, if there is a valid reason to do so, including for example:

- i. any failure by **You** to pay the premium; or
- ii. a change in risk which means **We** can no longer provide **You** with insurance cover; or
- iii. non-cooperation or failure to supply any information or documentation **We** request, such as details of a claim;

by giving **You** fourteen (14) days' notice in writing. Any return of premium due to **You** will depend on how long the **Policy** has been in force unless **You** have made a claim in which case the full annual premium is

due. Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long this **Policy** has been in force unless **You** have made a claim in which case the full annual premium is due. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium.

Cancellation of this **Policy** by **Us** does not affect the treatment of any claim arising under this **Policy** in the period before cancellation.

CANCELLATION FOR RENEWAL POLICIES

1) **Your Right to Cancel**

You are entitled to cancel this Policy by notifying **Us** in writing. Any return of premium due to **you** will depend on how long the policy has been in force unless **you** have made a claim in which case the full annual premium is due.

2) **Our Right to Cancel**

We are entitled to cancel this Policy by giving **you** fourteen (14) days' notice in writing. Any return of premium due to **you** will depend on how long the Policy has been in force unless **you** have made a claim in which case the full annual premium is due.

SANCTIONS

We shall not provide any benefit under this **Policy** to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

FRAUD

If **You**, or anyone acting for **You**, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated and/or supported by a fraudulent statement or other device, **We**:

- (a) will not be liable to pay the claim; and
- (b) may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- (c) may by notice to **You** treat this **Policy** as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under (c) above:

- (d) **We** shall not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under this **Policy** (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and.
- (e) **We** need not return any of the premium paid.

CONTRACT (RIGHTS OF THIRD PARTIES) ACT 1999

A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy**, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

AVERAGE CLAUSE

This **Policy** is subject to the condition of average. That is to say, if the property covered by this **Policy** at the time of any loss, is of greater value than the sum insured, **You** will only be entitled to recover such proportion of the loss as the sum insured bears to the total value of the property.

This clause does not apply to those items insured on an Agreed Value basis.

FAIR PROCESSING NOTICE

This Privacy Notice describes how **Convex Insurance UK Limited** (for the purpose of this notice “**We**”, “**Us**” or “**Convex Insurance UK Limited**”) collect and use the personal information of insureds, claimants, and other parties (for the purpose of this notice “**You**”) when **We** are providing our insurance and reinsurance services.

How We Will Use Your Data

The information provided to **Convex Insurance UK Limited**, together with medical and any other information obtained from **You** or from other parties about **You** in connection with this **Policy**, will be used by **Convex Insurance UK Limited** for the purposes of determining **Your** application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. **We** may be required, by law, to collect certain personal information about **You**, or because of any contractual relationship **We** have with **You**. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by **Convex Insurance UK Limited** for these purposes with group companies and third-party **Convex Insurance UK Limited**, **Convex Insurance UK Limited’s** insurance intermediaries and service providers. Such parties may become data controllers in respect of **Your** personal information. Because **We** operate as part of a global business, **We** may transfer **Your** personal information outside the European Economic Area for these purposes.

Your Rights Regarding Your Personal Information

You have certain rights regarding **Your** personal information, under local law. These include the rights to request access, rectification, erasure, restriction, objection, and receipt of **Your** personal information in a usable electronic format and to transmit it to a third party (right to portability).

If **You** have questions or concerns regarding the way in which **Your** personal information has been used, please contact: Lorraine@Convexin.com by email or letter at:

Convex Insurance UK Limited

52 Lime Street
London EC3M 7AF
United Kingdom

We are committed to working with **You** to obtain a fair resolution of any complaint or concern about privacy. If, however, **You** believe that we have not been able to assist with **Your** complaint or concern, **You** have the right to make a complaint to the UK Information Commissioner's Office (“ICO”).

For more information about how we process **Your** personal information, please see our full privacy notice at: <https://convexin.com/privacy-policy/> or for a written copy please contact us at:

Convex Insurance UK Limited

52 Lime Street, London, EC3M 7AF
United Kingdom

REGULATORY INFORMATION

Convex Insurance UK Limited

Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).

Registered Office 52 Lime Street, London, EC3M 7AF.

Registered in England Number 11796392.

Carriagehouse (UK) Limited trading as Carriagehouse Insurance, acting as Underwriting and Claims Administrators on behalf of **Convex Insurance UK Limited**.

Carriagehouse Insurance is authorised and regulated by the Financial Conduct Authority Firm Reference No. 592646. Registered Office. Spring Farm Higham Road, Stratford St. Mary, Colchester, Essex CO7 6NB. UNITED KINGDOM Registered in England Number 08221173

You can find this information on the Financial Conduct Authority's ("FCA's") website at www.fca.org.uk which includes a register of all the firms the FCA regulate or by calling the FCA on 0800 111 6768 (Call 0800 111 6768 (freephone) or 0300 500 8082 from the UK), or +44 207 066 1000 from abroad. The FCA are open from Monday to Friday, 8am to 6pm and Saturday 9am to 1pm.

DEFINITIONS

Wherever the following words appear in **bold** in this Policy they will have the following meanings:

Accidental, external injury means

An illness, injury, lameness, disease or physical disability resulting from an external, visible and violent accident

Alternative Treatment means

The cost of any examination, consultation, advice, test and legally prescribed medication for the following procedures where they are treatment for an illness or injury:

- 1) Acupuncture, chiropractic manipulation, herbal medicine, homeopathy, osteopathy, physiotherapy, remedial farriery.
- 2) The treatment must be carried out by either a **Veterinary Surgeon** or on a **Veterinary Surgeon's** referral by a therapist who holds a nationally recognised qualification in their subject or a farrier who is a member of the National Association of Farriers Blacksmiths and Agricultural Engineers (NAFBAE) or a member of the Farriers Registration Council (FRC);
- 3) Hydrotherapy carried out by either a **Veterinary Surgeon** or a therapist following referral by **Your** usual **Veterinary Surgeon**

Bodily Injury means

any bodily injury, including death, k of any person

BEVA means

the British Equine Veterinary Surgeons Association

Business means

Your trading business or limited company as listed in the **Schedule**.

Carriage means

A vehicle with wheels drawn by one or more **Horse (s)** or a sleigh specifically designed to be drawn by one or more **Horse (s)** or a **Horse** drawn agricultural implement.

Communicable Disease means

any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property

Convex Insurance UK Limited means **Your** insurer.

Current Market Value means

The price at which ownership of the **Horse** or **Harness/Carriage/Horse Trailer** would change between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts

Employee means

any person over the age of 18 and employed by **You** under a contract of service or apprenticeship or any person **You** have the right to instruct in the performance of their duties including:

1. A voluntary helper or any person paid in kind;
2. A prospective Employee who is undergoing practical work experience whilst being assessed by the Insured as to his or her suitability for employment while working under the control of the **Insured** in connection with the **Business**;
3. A casual labourer engaged in and/or connected with the **Business**;

Defence costs means

Costs, fees and expenses incurred by or on **Your** behalf with **Our** written consent in the investigation, defence or settlement of any **Third Party Claim**, suit or proceedings which are or would, if successful, be covered under this **Policy**. Defence Costs also includes legal expenses in respect of representation at any inquiry or in respect of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of cover by the policy.

Defence Costs do not include:

- 1) **Your** own costs, fees or expenses or value attributable to the time spent in dealing with a **Third Party Claim** or a circumstance:
or
- 2) Legal costs or expenses in the defence of any criminal proceedings brought against **You** or in an appeal against a conviction by **You**.

Dental Treatment means

Expenses necessarily incurred as a result of treatment following the **Insured Person** sustaining an injury.

Endorsement means the document recording a change in the terms and conditions of this **Policy** that can extend or restrict cover or a change to the details of the insured items covered by this policy

Excess means

The amount **You** will have to pay towards each and every separate claim.

Extension means

the additional coverage You selected as enhancement(s) to this existing **Policy** for which additional premium will be charged.

Family means

Your spouse (meaning a legal husband/wife or civil partnership relationship), any common law partner (cohabiting at the same address), any dependent children (including foster children) or dependent grandchildren, grandfather, grandmother, stepfather, stepmother, brother, sister, half-brother or half-sister and other relatives who permanently live with **You**. **Family** does not include lodgers or paying guests.

Harness means

Driving harness including bridles, bits and reins worn by a **Horse** to pull a carriage, sleigh or farm implement.

Horse means

Whole or part interest of the **Horse** or **Horse**s specified in the **Schedule** .

Horse Trailer means

Any horse trailer specified in the **Schedule** including those used for carrying carriages.

Humane Destruction means

means that the **Horse** suffers an injury or is afflicted with an excessively painful disease, and a **Veterinary Surgeon** appointed by **Us** shall first have given a written certificate that the suffering of the **Horse** is incurable and so excessive that immediate destruction is imperative for humane reasons; or that the **Horse** suffers an injury and a **Veterinary Surgeon** appointed by **You** certifies that the suffering of the **Horse** is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for the appointment of a **Veterinary Surgeon** by **Us**. These actions must be supported by a written certificate and **Post-Mortem**.

Insured Person means

You or any person using the **Horse** with **Your** permission.

Loss of Limb(s) means **S**Loss suffered by a person caused by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrevocable loss of use of hand, arm, leg or foot.

Loss of Sight means

The permanent and total loss of sight suffered by a person which shall be considered as having occurred

- 1) in both eyes if **You** or an injured person is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- 2) in one eye if the degree of sight remaining after correction is 6/60 or less on the Snellen Scale.

Maintenance Treatments prescribed by a **Veterinary Surgeon** or equine specialist or medications prescribed by a **Veterinary Surgeon**, once the original symptoms have either been eradicated or have been reduced to a point whereby further improvement is unlikely with on-going treatment.

Period of Insurance means

The period specified on **Your Schedule** during which cover is provided by this **Policy** .

Permanent Incapacity means

an injury which impairs the physical and/or mental ability of a **Horse** to perform its normal work or non-occupational activities supposedly for the remainder of the **Horse**'s life.

Permanent Total Disability means

Disablement (other than **Loss of Limb(s)** or **Loss of Sight** or speech or hearing) which in the opinion of a qualified medical practitioner prevents **You** or an injured person from engaging in their usual occupation lasting for twelve (12) consecutive months and at the end of that time is without the expectation of recovery

Post-Mortem means

A post-mortem, which shall include a necropsy examination, made by a **Veterinary Surgeon** performed to establish the identity of and the cause of death of the **Horse** .

Preventative Treatments prescribed by a **Veterinary Surgeon or equine specialist** or medications prescribed by a **Veterinary Surgeon**, precautionary and/or performance and/or behavioural enhancing measures to protect against the possible occurrence or re-occurrence of any abnormal condition of the insured **Horse** .

Property Damage means damage to, or the accidental loss or possession of tangible property

Routine Dentistry means

Regular dental examinations and treatment of a **Horse** by either a **Veterinary Surgeon** or qualified Equine Dental Technician which are carried out either annually or as recommended by the practitioner. Routine dentistry includes the treatment of diastemas or caries or congenital disabilities or abnormalities or deformities which the insured **Horse** may have been born with. Old age-related dentistry includes work to repair teeth worn or damaged or lost as a result of the **Horse** being older.

Saddlery or Tack means

Saddles, bridles, martingales, breast plates, **Horse** boots and other equipment for **Horses** but not including driving harnesses.

Saddlery Fitting Issues means

Where the **Horse** exhibits symptoms of pain which are exacerbated by or as a result of the fitting of a saddle or any piece of tack or harness.

Schedule means

evidence of **Your** contract of insurance details of **You**, the items insured, the sums insured of items insured, the **Period of Insurance** and the Section(s) of this **Policy** which apply.

Symptoms means

any changes in demeanour, behaviour or departure from normal whether in physical structure or mechanical function or any clinical signs which could be indicative of lameness, illness, disease or injury

Terrorism means

any act(s) of any person(s) or organisation(s) causing, occasioning, or threatening of harm of whatever nature and by whatever means to include putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological, or similar nature.

Third Party means

A person other than **You** or a member of **Your family** or custodian of the insured **Horse**

Third Party Claim means:

- 1) A written demand for damages or other remedy made by a third party in accordance with the laws of a territory specified in the **Schedule** as a covered jurisdiction:
or
- 2) Where applicable, proceedings brought under the jurisdiction of a competent court or tribunal within a territory specified in the **Schedule** as a Covered Jurisdiction:
or
- 3) An award made by a competent court or tribunal anywhere in the world to enforce a judgement, award or settlement made in accordance with the laws of or under the jurisdiction of a territory specified in the **Schedule** as a Covered Jurisdiction.

Veterinary Surgeon means

A person experienced in equine practice with a currently valid licence, issued by the appropriate governing agency, allowing them to practise veterinary medicine in the **United Kingdom**

United Kingdom means

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries

Wrongful Act means any negligent act, negligent error, or negligent omission by **You**.

We / Us / Our means

Convex Insurance UK Limited.

You / Your / Insured means

The person or persons, partnership, corporation or organisation named in the **Schedule** and all members of **your family**.

INTERPRETATION

In this **Policy**:

1. reference to any Act/statute or statutory provision shall include a reference to that provision as amended, re-enacted, or replaced from time to time whether before or after the date of inception of this **Policy**;
2. if any term, condition, exclusion, **Extension** or **Endorsement** or part thereof is found to be invalid or unenforceable the remainder shall be in full force and effect;
3. the headings in this **Policy** are for general reference only and shall not be considered when determining the meaning of this **Policy**.

YOUR OBLIGATIONS AND DUTIES

This part of the **Policy** sets out **Your** obligations and duties. These apply to the whole **Policy** (unless otherwise specified) and they are in addition to the terms specific to each **Endorsement**, **Extension** or Cover Extension (if any).

The following conditions are very important. If **You** breach any of **Your** obligations and duties **We** may reject **Your** claim or reduce amounts payable on **Your** claim.

Your duties

- 1) **You** must take all reasonable steps to prevent loss, damage or accidents and keep all insured property in a good state of repair.
- 2) Under Section 2 and subject to the cover provided therein, if your **horse** requires veterinary intervention, **You** must follow the recommendations made by the attending **veterinary surgeon** or any second opinion as to treatment, rest and rehabilitation of any insured **horse**.
- 3) In respect of long term medication prescribed by your **veterinary surgeon** you must source these from the most cost effective supplier including, if appropriate, obtaining a prescription from your **veterinary surgeon** and purchasing the drugs from an online pharmacy.
- 4) **You** must tell **us** as soon as practicable if **you** stop using **your horse** for the purpose stated on the Schedule for Class of Use.

5) **You** must tell **us** as soon as possible about any changes in the information **you** have provided to **us**.

6) **You** must inform us in advance if your horse is to undergo an elective procedure, i.e. castration under General Anaesthetic, in order for **us** to provide cover for any possible complications that may arise and **You** must have paid any additional premium that **we** require.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS POLICY

Conditions 1 to 14 are special conditions and are very important.

Conditions 1 to 14 apply if you or others who have care, custody or control of the Horse (s) insured, have knowledge of such events or ought reasonably to know about them

The following conditions are very important. If **You** breach any of these conditions **We** may reject **Your** claim or reduce amounts payable on **Your** claim.

1) Sound Health

At the commencement of this insurance, with the exception only of those matters relating to the **Horse** (including its health) which have been completely and accurately disclosed to and accepted in writing by **Us**, the **Horse** must be in sound health and free from any injury, illness, disease or disability or physical abnormality whatsoever.

This condition shall also apply in respect of:

- i) any additional sums insured on the **Horse** :
- ii) any **Horse** added to this insurance:
- iii) any other extension of or addition to coverage

In any of the above cases, this condition must be satisfied as of the date of the change.

- 2) At the commencement of this **Policy** **You** must be the sole owner of all the **Horse (s)** insured, or have advised us of **Your** proportionate interest in each **Horse** not wholly owned. This **Policy** shall cease to cover the **Horse** immediately when **You** sell the **Horse** or part with any interest in the **Horse** , whether temporarily or permanently. The **Policy** will also cease to cover any current claims immediately **You** sell or relinquish custody of the **Horse** .
- 3) **You** must provide proper care and attention for all **Horse (s)** at all times and they must be regularly wormed and inoculated against tetanus in accordance with current recommended veterinary advice. **You** must also undertake all routine/medical care including feet trimming, shoeing and **Routine Dentistry**.
- 4) At **Your** own expense **You** must immediately employ a **Veterinary Surgeon** in the event of any illness, injury, lameness, disease or physical disability of any **Horse** covered by this **Policy**. **You** must follow the treatment and rehabilitation recommended by the **Veterinary Surgeon(s)**.
- 5) If an insured **Horse** dies or is subject to **Humane Destruction** **You** must, at **Your** own expense, immediately arrange for a **Post-Mortem** examination by a qualified **Veterinary Surgeon** and submit a copy of a report on this to **Us**.
- 6) In the event of any accident, illness, injury, lameness, disease or physical disability suffered by or involving the **Horse** , **You** must, immediately, advise **Us** by telephone or e-mail as specified in the **Schedule** .

- 7) **You** must notify **Us** as soon as practicably possible in the event of any occurrence which may or is likely to give rise to a claim under any Section of this **Policy** including any incidents involving accidents, third party injury or property damage, any thefts or attempted thefts.
- 8) In respect of any accident, illness, injury, lameness, disease, or physical disability, third party injury or third-party property damage no admission, offer, promise, payment, or indemnity shall be made or given without **Our** written consent.
- 9) The **Horse** must not be used for any purpose other than those included in the Class of Use specified in the **Schedule** without the **Our** written consent. The definitions of the activities covered by each class of use is attached to **Your Schedule** .
- 10) Before any **Humane Destruction**, **You** must ask **Your Veterinary Surgeon** if the **Horse** 's condition meets current **BEVA** Guidelines for the Destruction of **Horses** under All Risks Mortality Insurance Policies. This will help you to understand if **You** are be able to submit a claim under this **Policy**. In non-emergency cases, **You** and/or **Your Veterinary Surgeon** must contact **Us** prior to euthanasia so that **We** can advise if **Your Horse** will be covered under Section 2b of the Policy.
- 11) If at any time, any claim arises under this **Policy** and there is any other current insurance covering the same liability, loss, or damage, irrespective of the existence of any similar condition or exclusion relating to non-contribution, **We** will not be liable to contribute more than its rateable proportion.
- 12) Regardless of **Your** claims history, **We** reserve the right not to offer renewal terms to **You** or to invite **You** to renew **Your Policy** on amended policy terms and conditions. This includes:
 - i) imposing special terms:
 - ii) increasing **Your** premium
 - iii) excluding cover
 - iv) amending policy wordings
 - v) changing **Your** payment type

We will notify **You** in writing of the terms upon which **Your** renewal is being invited

- 13) If the **Veterinary Surgeon** fees **You** are charged are higher that the fees usually charged by a general or referral practice, **We** reserve the right to discuss this charging with **Your Veterinary Surgeon** and if appropriate to negotiate these fees with them or request a second opinion from a **Veterinary Surgeon** of **Our** choosing regarding the ongoing treatment of **Your Horse** .
- 14) Where travel expenses are incurred by a **Veterinary Surgeon** performing a clinic, **We** will only pay **Our** rateable proportion of their costs based on the number of **Horse** s seen on that occasion and **You** will be required to provide a copy of the consultant **Veterinary Surgeon's** invoice to support their travel costs.
- 15) 15) Prior to any claim for **Veterinary Surgeon** Fees or Death or **Permanent Incapacity** being considered the full veterinary clinical history detailing all consultation notes, interpretations of all test results and diagnostic images, from all vets who have seen and attended the **Horse** during **Your** ownership must be submitted.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS POLICY

Loss of Value

We will not pay for any reduction in value of any item insured or an undamaged part of a pair or set following repair or replacement paid for under this Policy.

Wear and Tear

We will not pay for damage caused by wear and tear.

Nuclear Risks

We will not pay for:

Nuclear reaction, nuclear radiation, or radioactive contamination

Communicable Diseases¹. **We** will not pay for any liability, loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a **Communicable Disease** or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this Exclusion liability, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

2.1. for a **Communicable Disease**, or

2.2. any property insured hereunder that is affected by such **Communicable Disease**.

Cyber

We will not pay for any loss, damage, liability, claim, cost, fee, or expense caused by:

- (i) the use of, or inability to use;
 - (ii) any error or omission relating to the use of;
 - (iii) any hoax or threat relating to the use of;
- any application, process, or software

War Exclusion

We will not pay for any loss or Damage, or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Existing and Deliberate Damage

We will not pay for physical loss or damage or policy veterinary **Symptoms**, conditions, or medical conditions

- 1) occurring before cover starts or arising from an event before cover starts;
- 2) caused deliberately by **You** or any member of **Your Family**.

Biological and Chemical Contamination Clause

We will not pay for

- 1) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- 2) any legal liability of whatsoever nature;
- 3) death or injury to any person;

directly or indirectly caused by or contributed to or arising from Biological or Chemical contamination due to or arising from

- i) **Terrorism**;

- ii) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived **Terrorism**.

Contamination and Pollution

We will not pay for any pollution or contamination other than that caused by a sudden identifiable, unintended and unexpected incident, which takes place in its entirety at a specific time and place during the **Period of Insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time the incident takes place. **Our** liability for all damages payable in respect of all pollution or contamination which occurred during the **Period of Insurance** will not exceed the Limit of Liability in the aggregate.

GENERAL OPERATIVE CLAUSE

In return for payment of the premium when it falls due, **We** will reimburse **You** for loss occurring during the **Period of Insurance** stated in the **Schedule** up to but not exceeding the Sum(s) Insured or Limits of Liability stated in the **Schedule**, but only for the Section(s) shown under 'Sections Operational' in the **Schedule**.

Payment is always subject to the terms, exclusions and conditions of the **Policy**.

The **Policy** is operative only within the **United Kingdom**, unless specified otherwise in **Your Schedule**.

SECTION 1 – PUBLIC LIABILITY

COVER PROVIDED

We agree subject to the terms, Conditions, Exclusions and any **Extensions** or **Endorsement**, to reimburse **You** against all sums which **You** shall become legally liable to pay as legal damages (including **Defence Costs**) up to but not exceeding the Limit of Liability specified in the **Schedule** , for a **Wrongful Act** causing

- 1) **Bodily Injury** of any person
- 2) **Property Damage**

which occurs anywhere in the **United Kingdom**, during the period of insurance caused by, or arising in connection with any **Horse** , **Horse Trailer** and / or **Carriage** described in the **Schedule** .

Our liability for legal damages under this Section shall not exceed the amount stated in the **Schedule** in respect of any one occurrence.

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.

COVER EXTENSIONS TO THIS SECTION

We will treat as **You** any person who with **Your** permission is riding or driving or has care, custody or control of any **Horse** described in the **Schedule** , provided that such person shall observe the terms of this **Policy** in so far as they can apply.

We will treat as **You** any person who with **Your** permission has custody or control of any **Horse, Horse Trailer** and/or **Carriage** owned by **You** and described in the **Schedule** , provided that such person shall observe the terms of this **Policy** in so far as they can apply.

If shown on the **Schedule** , **We** will include cover for any named **Horse (s), Horse Trailer** and/or **Carriage(s)**, which is, with the prior permission of its owner(s) in **Your** possession, custody or control, subject to such occurrence taking place solely while **you** are driving and/or controlling, with the prior permission of its owner(s), the **Horse, Horse Trailer** and/or **Carriage**.

ADDITIONAL CONDITIONS APPLICABLE TO THIS SECTION

- 1) Every letter, claim, summons, legal process or other document shall be immediately forwarded to **Us** by **You** unanswered;
- 2) No admission, offer, promise, payment or indemnity shall be made or given without **Our** written consent;
- 3) **We** shall be entitled to take over and conduct in **Your** name, the defence or settlement of any **Third Party Claim**, or to prosecute in **Your** name for its benefit, any claim for indemnity, or damages, or otherwise and shall have full discretion in the conduct of any proceedings, and in the settlement of any claim;
- 4) In connection with any **Third Party Claim**, or series of **Third Party Claims**, **We** may at any time pay **You** the amount of the limit of indemnity (after the deduction of any sum(s) already paid as compensation), or any lesser amount for which such **Third Party Claim(s)** can be settled; and upon such payment being made **We** shall relinquish the conduct and control of and be under no further liability in

connection with such **Third Party Claim(s)** except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

- 1) death, **Bodily Injury**, illness, or disease sustained by an **Employee**, when such death, **Bodily Injury**, illness or disease arises out of and in the course of their employment by **You** or a **Family** member;
- 2) physical loss of or damage to property belonging to or in the care, custody, or control of **You**, **Your Family** or **Your Employee(s)**;
- 3) liability arising directly or indirectly by leaving **Your Horse** unattended whilst harnessed to a **Carriage**;
- 4) liability arising directly or indirectly through, or in connection with, the ownership possession or use by **you** or on **your** behalf of any mechanically propelled vehicle, aircraft or watercraft;
- 5) loss or damage to fences or growing crops caused by an insured **Horse** or **Carriage** whilst being ridden or driven by **You**, **Your Family** or **Your Employee(s)**;
- 6) liability arising directly or indirectly by the hiring out of any **Horse** by **You** or **Your Family**, without **Our** written consent, or its use by any riding establishment;
- 7) liability attaching to **You** solely by reason of an express term of any contract unless the liability would have attached to **You** even in the absence of such an agreement;
- 8) liability arising directly or indirectly by, through or in connection with the carrying on of any trade, business or profession or the carrying of passengers for hire or reward;
- 9) liability incurred whilst any **Horse** is on, or in the vicinity of a racecourse and / or participating in any form of race without **Our** previous written consent;
- 10) liability arising from the serving or attempting to serve a mare by a stallion, or from any activity involving Artificial Insemination;
- 11) **Bodily Injury** to anyone in the **Carriage**;
- 12) the first £150 of each property damage claim;
- 13) any compensation costs and expenses incurred or claimed by someone riding **Your Horse** for professional lessons or training or whilst being ridden at a riding establishment;
- 14) death, **Bodily Injury**, illness or disease of any person, or loss of, or damage to, material property while the **Horse** is being controlled or the **Carriage** is being driven by any person without **Your** permission;
- 15) liability incurred whilst the insured **Horse Trailer(s)** is either attached to a motor towing vehicle or having broken free from the motor towing vehicle.

16) 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, unless an additional premium has been paid and the **Schedule** has been endorsed accordingly.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

SECTION 2 – INSURANCE OF THE SPECIFIED HORSE (S)

DEATH

2a) CONDITIONS APPLICABLE TO DEATH FROM IMMEDIATE HUMANE DESTRUCTION

COVER PROVIDED

We will pay the lesser of:

- 1) the **Current Market Value**; or
- 2) the sum insured specified in the **Schedule**

in the event of the death or **Humane Destruction** of any insured **Horse** , resulting from an illness, injury, lameness or disease first occurring and first manifesting itself during the **Period of Insurance**; provided death or **Humane Destruction** occurs during the same **Period of Insurance** or within twelve (12) months of the date of onset of the injury or illness.

If the **Horse** is subject to **Humane Destruction**, **We** will only provide cover if this is to relieve incurable and excessive pain which necessitates immediate destruction and for which no other treatment is available and the **Humane Destruction** complies with the current **BEVA** Guidelines.

2b) CONDITIONS APPLICABLE TO DEATH FROM CRITICAL ILLNESS OR INJURY NECESSITATING NON-IMMEDIATE HUMANE DESTRUCTION

COVER PROVIDED

We will pay the lesser of:

- 1) the **Current Market Value**; or
- 2) the sum insured specified in the **Schedule**

in the event of the death or **Humane Destruction** of any insured **Horse** , resulting from an illness, injury, lameness or disease first occurring and first manifesting itself during the **Period of Insurance**; provided death or **Humane Destruction** occurs during the same **Period of Insurance** or within twelve (12) months of the date of onset of the injury or illness, provided that:

- 1) Prior to the **Horse** being subject to **Humane Destruction** , **You** must contact **Us** and submit written veterinary evidence to confirm that:
 - i) **Your Horse** is exhibiting signs of severe and unrelenting pain which can no longer be managed by appropriate medication.
 - ii) There are no other treatment options available, irrespective of whether **You** are insured for veterinary fees or not
 - iii) The injury, illness or disease sustained by **Your Horse** will necessitate **Humane Destruction** due to the likely deterioration of the current symptoms within the 12-month extension clause detailed above.
 - iv) **Your Horse** cannot be retired to paddock turnout on a safe level of pain relief medication
- 2) If **Convex Insurance UK Limited** wishes to consult a second **Veterinary Surgeon**'s opinion **You** will agree to provide any information requested by **Convex Insurance UK Limited's Veterinary Surgeon** to assist in their consideration of **Your** claim.

ADDITIONAL CONDITIONS APPLICABLE TO DEATH Sections 2a and 2b

- 1) In the event of a claim for death of the **Horse** , **You** will be required to provide at **Your** own expense a **Post-Mortem** report unless this requirement has been waived in writing by **Us**.
- 2) In the event of a claim for death of the **Horse** , **You** will be required as appropriate and as requested by **Us** to provide proof of identity, ownership, current valuation, passport, vaccination records, purchase receipt or invoice, breed papers and competition records.
- 3) If **You** do not insure the **Horse** for its full reasonable value, **We** reserve the right to pay the percentage of **Your** claim that equals to the percentage of the sum insured against its full reasonable value for example: if the **Horse** 's value is £6,000 but **You** chose to insure it for £3,000 i.e. 50% of its full reasonable value, **We** will only pay 50% of the sum insured i.e. £1,500.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

Together with any exclusions specified on **Your Schedule We** will not pay for:

- 1) **Humane Destruction** without **Our** prior written consent unless it is the opinion of a **Veterinary Surgeon** that immediate **Humane Destruction** is necessary to relieve incurable and/or excessive pain, as per Section 2a;
- 2) **Humane Destruction** which is carried out solely for economic reasons, even if following discussions between **You** and **Your Veterinary Surgeon** it is felt that **Humane Destruction** is in the best interest of all parties concerned.
- 3) Non-emergency **Humane Destruction** which is carried out due either in full or in part to a number of physical issues which are pre-existing to the inception of this policy:
- 4) any loss directly or indirectly arising from or attributable to a condition becoming apparent within sixty (60) days of inception of the first **Period of Insurance** which may have been concealed by the presence of non-steroid anti-inflammatory or analgesic medication, unless a blood test was carried out at inception and subsequent testing at **Your** expense, proves that the results were negative for the medication as stated above;
- 5) any costs incurred for **Humane Destruction**, **Post-Mortem** examinations, reports, removal and disposal of the carcass and any cremation fees;
- 6) destruction under the order of any government, local authority or any other body having jurisdiction;
- 7) death during any surgical operation, unless carried out by a qualified **Veterinary Surgeon** and certified by them to have been necessitated solely by an accident, injury, illness or disease occurring during the **period of insurance** and to have been carried out in an immediate attempt to save the **Horse** 's life or unless previously agreed by **Us**.
- 8) the use of any insured **Horse** for any purpose other than those within the Class of Use specified in the **Schedule** or in **Endorsements** to the **Schedule** ;
- 9) death due to the administration of drugs or medication unless required because of accident, injury, illness or disease first occurring and first manifesting itself in the **Period of Insurance** and administered by, or at the direction of, a **Veterinary Surgeon**. Medication includes any drug, hormone, vitamin, protein or other substance other than unadulterated food or drink;

10) 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 **Horse** ;

11) the resulting unfitness or incapacity or loss of use of the **Horse** to fulfil the functions or duties for which the **Horse** is kept and insured, following an accident, illness, injury or disease;

12) claims or related fees in respect of any symptom, condition or disability already in existence prior to the commencement of the **Period of Insurance**.

13) 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.

14) death claims for **Horse (s)** aged 16 to 22 years inclusive, arising from Cushing's Disease (PPID), Navicular Disease and Degenerative Diseases including by way of examples: Degenerative Joint Disease, Arthritis and Osteoarthritis, Ring Bone and Side Bone;

15) 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.

16)

- i Avian Influenza or any mutant variation; and/or
- ii Intentional slaughter of the **Horse** directly or indirectly attributable to an outbreak or suspected outbreak of a disease, which results in a government or public or local authority requiring destruction of the **Horse** to halt the spread of disease, unless we have specifically agreed to the destruction of the **Horse**

17)

- i Coronavirus disease (COVID-19);
- ii Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- iii any mutation or variation of SARS-CoV-2;

any fear or threat (whether actual or perceived), or any action taking in controlling, preventing, suppressing or in any way relating to (i), (ii) or (iii) above.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

Section 2c - THEFT AND STRAYING

COVER PROVIDED

We will pay the lesser of:

- 1) the **Current Market Value**; or
- 2) the sum insured specified in the **Schedule**

following the loss of any insured **Horse** by theft or straying during the **Period of Insurance**, where the **Horse** is not recovered within ninety (90) days.

We will also pay an amount not exceeding £200 for each insured **Horse** , after prior written agreement, during the **Period of Insurance** to cover the cost of advertising for lost or strayed **Horse(s)** and payment of a reward which leads to recovery.

ADDITIONAL CONDITIONS APPLICABLE TO THEFT AND STRAYING

- 1) In the event of theft, or attempted theft, of any insured **Horse** **You** must immediately notify the police and obtain a crime reference number.
- 2) Any claim is supported by proof of purchase and/or valuation, if requested.
- 3) If the **Horse** is recovered after **Convex Insurance UK Limited** has settled **Your** claim, **You** must repay to **Convex Insurance UK Limited** the full amount paid in respect of **Your Horse** 's value and **Convex Insurance UK Limited** will reinstate **Your Policy**.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

This Section does not insure any loss directly or indirectly arising from unexplained disappearance or voluntary parting of possession of or title to the **Horse** as a result of **You**, or other persons who have care, custody, or control of the **Horse** , being induced by fraud, trickery or similar false pretences.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

OPTIONAL EXTENSIONS TO SECTION 2

These Extensions are optional and will only provide cover if noted as applying on the Schedule and if the additional premium (if any) has been paid.

PERMANENT INCAPACITY (LOSS OF USE) EXTENSION

COVER PROVIDED

We will pay **You** in the event of any insured **Horse** sustaining an illness, injury, lameness, disease, or physical disability which results in **Permanent Incapacity** to fulfil the Class of Use stated in the **Schedule** :

- 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 **Humane Destruction** for economic reasons.

provided that the **Symptoms** of illness, injury, lameness, disease or physical disability first occur and first manifest during the **Period of Insurance** and in the opinion of both **You** and the **Our Veterinary Surgeons**, results in **Permanent Incapacity** during the **Period of Insurance** or within twelve (12) calendar months of such occurrence and manifestation.

We reserve the right to offer settlement on a **Permanent Incapacity** claim at any time if it is agreed by **Us** and **Our Veterinary Surgeon** that the **Horse** 's condition is incurable or likely to deteriorate to a point where a **Permanent Incapacity** claim would be accepted.

On settlement of a claim under this Extension, **We** will be released from all further liability under this **Policy** for the disabled **Horse** , in respect of death, **Permanent Incapacity** and veterinary fees and there will not be any refund of premiums with regard to any of these coverages

It is agreed that in the event of settlement by **Us** under this Policy of a claim for 100% of the sum insured, **We** shall, if **We** so elect, take undisputed ownership of the **Horse** in question and all papers pertaining to it.

ADDITIONAL CONDITIONS APPLICABLE TO PERMANENT INCAPACITY (LOSS OF USE) EXTENSION

- 1) In the event of a claim under this Extension the **Horse** must be freeze-marked with a designated mark specified by us to signify that a **Permanent Incapacity** claim has been paid. It is a condition of settlement that **You** arrange and provide proof of freeze marking prior to settlement.
- 2) In the event of a claim for **Permanent Incapacity**, **You** will be required as appropriate and as requested by **Us** to provide proof of identity, ownership and current valuation, the passport and vaccination records, purchase receipt or invoice, breed papers and competition records.
- 3) If, within twenty-four (24) months after payment, the incapacity ceases or the **Horse** becomes capable of the Class of Use specified on the **Schedule** current at the time of the commencement of the **Symptoms** leading to a claim under this section, whether the **Horse** is being used by **You** or any other party, the amount paid must be immediately refunded to **Us**
- 4) **You** must seek and follow all **Veterinary Surgeon's** advice and treatment, irrespective of whether or not **You** have veterinary fee insurance cover, prior to a **Permanent Incapacity** claim being made.
- 5) If during the initial or ongoing investigations into the **Symptoms**, and subsequent treatment for the **Symptoms**, it becomes apparent that there are multiple pathologies, then these will be treated as one claim whether the lameness, injury, illness or disease are related to each other or not.
- 6) If additional **Symptoms** present during the period in which the **Horse** is recovering from the original symptoms, then these additional **Symptoms** will be treated as part of the original claim irrespective of whether they are related to each other or not. The period of recovery will be deemed to continue until such time as the **Horse** returns to his normal level of health and normal level of work prior to the original **Symptoms** first appearing.
- 7) If the **Horse** develops a condition or illness as a result of the treatment or rehabilitation prescribed by **Your** Veterinary Surgeon then this will be treated as part of the original claim.
- 8) If a number of instances of lameness, injuries, illnesses or diseases are treated as one claim, then the twelve (12) month period will start from the date that the original **Symptoms** first manifested themselves.

This Extension is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS PERMANENT INCAPACITY (LOSS OF USE) EXTENSION

We will not pay for:

- 1) any loss directly or indirectly arising from or attributable to a condition becoming apparent within sixty (60) days of inception of the first **Period of Insurance** which may have been concealed by the presence of non-steroid anti-inflammatory or analgesic medication, unless a blood test was carried out at inception and subsequent testing at **Your** expense, proves that the results were negative for the medication as stated above;
- 2) disfigurement following an illness, injury, lameness, disease or physical disability which renders the **Horse** unsuitable for showing because of its appearance;
- 3) abnormalities of the reproduction organs in the case of any **Horse (s)** kept for breeding, other than those caused by accident, injury, illness, or disease occurring during the period of insurance;

- 4) in 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;
- 5) **Permanent Incapacity** because of any condition or disability already in existence prior to the commencement of the **Period of Insurance**.
- 6) any loss as a result of lack of ability or suitability or stereotypies or behavioural problems.
- 7) any amount for **Permanent Incapacity** in respect of an Association or Society ruling that prevents the **Horse 's** entry.
- 8) 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.
- 9) 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.

This Extension is also subject to the General Exclusions applicable to the whole **Policy**.

VETERINARY FEES EXTENSION

COVER PROVIDED

We will pay up to the amount stated in the **Schedule** per claim, for each **Horse** specified in the **Schedule** , in respect of;

- 1) 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 manifested during the **Period of Insurance** and advised immediately to **Us** and in any event before the expiration of this **Policy**. Claims must be supported by detailed invoices, the **Horse 's** full veterinary clinical history during **Your** ownership, a detailed written report and clinical notes from both the attending **Veterinary Surgeon** and, if used, the referral **Veterinary Surgeon**, unless specifically agreed otherwise by **Us**.
- 2) fees incurred following emergency referral to a specialist veterinary Equine Unit/Clinic where such referral is necessary to save the insured **Horse (s)** life and recommended by the attending **Veterinary Surgeon**.
- 3) diagnostic and treatment fees incurred following referral to a specialist veterinary Equine Unit/Clinic provided this is both recommended by:
 - i) **Your** attending **Veterinary Surgeon** and
 - ii) agreed in advance by **Us** or **Our Veterinary Surgeon**.
- 4) fees incurred for **Alternative Treatment** recommended by the attending **Veterinary Surgeon** and provided that prior agreement has been obtained from **Us**

TRANSPORTATION TO VETERINARY HOSPITAL EXTENSION

COVER PROVIDED

In addition to a successful claim being made and accepted under the Veterinary Fee extension (**such claim being a condition of cover under this extension**), **We** will pay the resulting costs for transport to a veterinary hospital of the insured **horse** up to annual limit of £200, subject to receipt of either:

- i) vehicle hire or transporter's invoice;
- ii) confirmation of mileage from home, to veterinary hospital/repairers and return, mileage shall be paid by **Us** at 20p per loaded mile unless otherwise agreed by **Us**.

With regard to transport to a veterinary hospital, the Policy excess under the Veterinary Fees Extension of Section 2 must be exceeded.

ADDITIONAL CONDITIONS APPLICABLE TO VETERINARY FEES EXTENSION

- 1) This Extension only covers accidental injury, lameness, illness, or disease occurring during the period of insurance and subsequent fees which occur within twelve (12) calendar months of the date of the initial **Symptoms** for accidental injury, lameness, illness, or disease.
- 2) **Alternative treatment** is limited to £500 within the overall claim limit, unless specifically authorised by **Us** and/or Our **Veterinary Surgeon** in writing prior to the commencement of treatment. Cover for **Alternative Treatment** will cease once the **Horse** has returned to its normal pre-injury condition.
- 3) 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 and any related drugs administered.
- 4) 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 prior agreement for these techniques to be covered. If prior authorisation isn't obtained from **Us**, **We** will not pay for any part of the cost of these scans.
- 5) If during the initial or ongoing investigations into the **Symptoms**, and subsequent treatment for the **Symptoms**, it becomes apparent that there are multiple pathologies, then these will be treated as one claim whether the lameness, injury, illness or disease are related to each other or not.
- 6) If additional **Symptoms** present during the period in which the **Horse** is recovering from the original **Symptoms**, then these additional **Symptoms** will be treated as part of the original claim irrespective of whether they are related to each other or not. The period of recovery will be deemed to continue until such time as the **Horse** returns to his normal level of health and work prior to the original **Symptoms** first appearing.
- 7) If the **Horse** develops a condition or illness as a result of the treatment or rehabilitation prescribed by **Your Veterinary Surgeon** then this will be treated as part of the original claim.
- 8) If a number of lamenesses, injuries, illnesses or diseases are treated as one claim, then the twelve (12) month period will start from the date that the original **Symptoms** first manifested themselves.
- 9) In respect of Equine Gastric Ulcers: investigations and treatment for equine gastric ulcer syndrome and/or equine gastric glandular disease will only be considered when **Your Horse** is exhibiting clinical symptoms of these conditions.
- 10) Following diagnosis by gastroscopie of gastric ulceration at Grade 2 or above (on the EGUS Lesion Scoring System (LSS) published by the Equine Gastric Ulcer Council), **this Policy** will initially pay for the first 28 days at up to a full dose and then a further 28 days at a withdrawal dose. Further medication if required, will be covered up to a further 60 days subject to a repeat gastroscopie confirming the continuing presence of gastric ulcers of Grade 2 or above.
- 11) If **Your Horse** is diagnosed with equine gastric glandular disease the lesions must be accurately described in the nature and position and monitored by gastroscopie as above. If at any reassessment the lesions have resolved, all coverage for gastric glandular disease under this section will cease.

12) The cost of **Alternative Treatments** will be paid directly to either **You** or upon **Your** specific request, to the registered provider.

13) If **You** have chosen the **Veterinary Surgeon** fee option with £7500 surgical colic cover: this limit is the maximum amount payable in respect of colic including all invoices for the colic episodes immediately prior to the surgery and all the aftercare invoices.

This Extension is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS EXTENSION

We will not pay for:

- 1) more than the maximum benefit for each claim
- 2) any loss directly or indirectly arising from or attributable to a condition becoming apparent within sixty (60) days of inception of the first **Period of Insurance** which may have been concealed by the presence of non-steroid anti-inflammatory or analgesic medication, unless a blood test was carried out at inception and subsequent testing at **Your** expense, proves that the results were negative for the medication as stated above;
- 3) fees in respect of normal foaling, castrations, any preventative inoculation, worming, **Routine Dentistry**, or Age-related Dentistry, routine or performance enhancing surgical treatment or manipulative therapies, or husbandry otherwise regarded as general care and maintenance of **Your Horse** ;
- 4) In respect of dentistry, fees incurred for the treatment of Diastemas and Dental Caries;
- 5) fees incurred for what is later diagnosed as being as a result of or related to behavioural or training or **Saddlery Fitting Issues**.
- 6) fees in respect of any condition or disability already in existence or confirmed by our **Veterinary Surgeon** likely to have been in existence prior to the commencement of the **Period of Insurance**.
- 7) the cost of livery, stabling, grazing, feeding, bedding or any changes in the way **You** look after **Your Horse** other than when **Your Horse** is hospitalised.
- 8) more than 50% of the admittance, hospitalisation, livery, nursing and intensive care costs when **Your Horse** is hospitalised.
- 9) in respect of Remedial Farriery **We** will not pay more than £500 for shoeing and/or the care of **Your Horse** 's feet.
- 10) the amount **You** normally pay for routine shoeing or trimming or the care of **Your Horse** 's feet.
- 11) The additional cost of VAT applied for unregistered services, such as farriery and physiotherapy, which are subsequently charged through **Your** attending veterinary practice.
- 12) the cost of buying or hiring equipment or machinery even when recommended by **Your Veterinary Surgeon**, unless specifically agreed by **Us** in writing.
- 13) supplements or nutraceuticals and non-prescribed drugs regardless of where purchased from.

- 14) any costs incurred for **Humane Destruction, Post-Mortem** examinations, reports, removal and disposal of the carcass and any cremation fees.
- 15) the **Excess** stated in the **Schedule** .
- 16) all fees in respect of diagnostic and treatment fees incurred following referral to a specialist veterinary equine Unit/Clinic unless agreed in advance by **Us**.
- 17) the cost of treatment or rehabilitation, which is not veterinary treatment or **Alternative treatment**, that **You** could carry out yourself, unless the **Veterinary Surgeon** confirms that a **Veterinary Surgeon** or a member of a veterinary practice must carry this out for medical reasons, regardless of **Your** personal circumstances.
- 18) The cost of rehabilitation exercise or work (i.e. use of **Horse** walkers, the cost of someone lunging or exercising **Your Horse**)
- 19) fees in respect of maintenance or preventative treatment or medication.
- 20) fees in respect of any medication prescribed and/or purchased for use after twelve (12) months from the manifestation of the original symptoms or clinical signs.
- 21) 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.
- 22) Any costs relating to veterinary 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 accidental injury, lameness, illness, or disease remains unresolved.
- 23) any treatment, investigations or examination costs arising from congenital or conformational abnormalities.
- 24) In respect of Gastric ulcers: the cost of Gastrosopes performed without prior recorded veterinary evidence of clinical symptoms indicating the possible presence of Gastric Ulcers.
- 25) in respect of **Horse (s)** aged 16 to 22 years inclusive: fees arising from the investigations into and diagnosing of Cushing's Disease (PPID), Navicular Disease and Degenerative Diseases including by way of examples: Degenerative Joint disease, Arthritis and Osteoarthritis, Ring Bone and Side Bone;
- 26) in respect of **Horse (s)** aged 23 to 25 years inclusive: cover is limited to claims arising from **Accidental, External Injury** only.

This Extension is also subject to the General Exclusions applicable to the whole **Policy**.

REMOVAL OF CARCASS and TRANSPORTATION TO VETERINARY HOSPITAL COSTS EXTENSION

COVER PROVIDED

In addition to a successful claim being made and accepted for either the death of the **Horse** or **Veterinary Surgeon** fees, **We** will pay the resulting costs for:

- 1) the removal of carcass of an insured **Horse** subject to receipt of a death certificate, up to an annual limit of £400;
- 2) transport to a veterinary hospital of an insured **Horse** up to annual limit of £200;

Cover for Item 2) above are subject to receipt of either:

- iii) vehicle hire or transporter's invoice;
- iv) confirmation of mileage from home, to veterinary hospital/repairers and return, mileage shall be paid by **Us** at 20p per loaded mile unless otherwise agreed by **Us**.

With regard to transport to a veterinary hospital, the **Policy Excess** under the Veterinary Fees Extension of Section 2 must be exceeded.

SECTION 3 – PERSONAL ACCIDENT

COVER PROVIDED

We will pay the benefits below if at any time during the **Period of Insurance** the **Insured Person** whilst riding, driving or in control of any **Horse** described in the **Schedule** shall sustain **Bodily Injury** which solely and independently of any other cause results in Death or Disablement within twelve (12) calendar months from the date of the accident causing such injury.

TABLE OF COVER

1) Accidental Death	£10,000 (£7,500 for anyone under 14 years)
2) Loss of sight in one or both eyes and/or Loss of one or more limbs	£10,000
3) Permanent Total Disability	£10,000
4) Dental Treatment incurred as a result of Bodily Injury covered under this Section up to £1,500	

ADDITIONAL CONDITIONS APPLICABLE TO THIS SECTION

No claim will be payable under more than one item in the Table of Cover, items 1-3, in respect of the consequence of one accident.

Benefit 4 will be payable in addition to and irrespective of an amount claimed under items 1-3.

In the event that an accident covered hereunder should result in the death of the **Insured Person** within twelve (12) calendar months of the date of the accident and prior to the definite settlement of the compensation for the disablement, they will be paid instead of the latter the compensation payable in the case of death;

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

- 1) if the **Insured Person** has not reached their 5th birthday or has reached their 70th birthday unless previously agreed by **Us**;
- 2) if the **Insured Person** has any known or obvious physical defect or infirmity, unless previously agreed by **Us**;
- 3) directly or indirectly resulting from disease or natural causes or surgical treatment (unless rendered necessary by accidental **Bodily Injury** covered hereunder) or suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life) or the **Insured Person's** own criminal act;
- 4) sustained whilst the **Insured Person** is engaged in **Horse** or harness racing of any kind;
- 5) if any **Horse** specified in the **Schedule** is hired out by **You, Your Family** or **Employee(s)** without **Convex Insurance UK Limited's** written consent or used by any riding establishment;
- 6) if the consequence of an accident is aggravated by any physical disability or condition of the **Insured Person** which existed before the accident occurred. The amount of any compensation payable under this **Policy** in respect of the consequences of the accident shall be the amount reasonably considered would have been payable if such consequences had not been so aggravated.
- 7) the first £100 of any dental fees claim.
- 8) **We** will not be liable for expenses incurred in respect of any **Dental Treatment** that is being followed prior to the time of the accident, and any expenses for corrective **Dental Treatment** that would, but for the existence of this **Policy**, be treated in the normal course of events.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

SECTION 4 – DRIVING HARNESS AND SADDLERY

COVER PROVIDED

We will pay for all risks of physical loss or **Physical Damage** occurring during the **Period of Insurance** to property insured as described in the **Schedule** belonging to **You** and other members of **Your Family**.

We will pay **You** the lesser of:

- 1) the **Current Market Value**; or
- 2) the sum insured specified in the **Schedule** .

ADDITIONAL CONDITIONS APPLICABLE TO THIS SECTION

- 1) **We** may choose to deal with claims by payment, repair or replacement of the property with items of a similar type, age and condition.
- 2) In the event of theft or attempted theft of any item, **You** must immediately contact the police and obtain a crime reference number.
- 3) If an insured item is a set or pair, **We** will not pay more than the value of any part that may be lost or damaged, nor more than a proportionate part of the insured value of the pair or set. No account will be taken of any special value which the part lost or damaged has as a pair or set.
- 4) In the event of theft of any **Saddlery or Tack** or **Harness** **We** will pay for the items stolen if they are not recovered within thirty (30) days.
- 5) All sets of **Harness**, their values and their use must be declared and specified in the **Schedule** .
- 6) Any item of **Saddlery or Tack** valued at more than £500 must be declared and specified in the **Schedule** .
- 7) Any claim is supported by proof of purchase and/or valuation, if requested.
- 8) Whilst not in use, all items are kept in either 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.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

- 1) clippers, grooming kits, clothing and personal effects;
- 2) loss or damage arising from or caused by vermin ,domestic animals, moth, mildew, wear and tear or the actual process of cleaning, dyeing, repairing, restoring, or altering any item;
- 3) unexplained disappearance or voluntary parting of possession of or title to the **Saddlery or Tack** or **Harness** as a result of **You**, or other persons who have care, custody or control of the **Saddlery or Tack** or **Harness** being induced by fraud, trickery or similar false pretences;
- 4) malicious damage caused by **You**, **Your Family** or **Employee(s)**;

- 5) accidental physical loss or **Physical Damage to Harnesses** whilst being used by a riding establishment;
- 6) the first £100 of each claim increasing to £150 in respect of theft claims.
- 7) more than £500 per item of **Saddlery or Tack** unless specified within the **Schedule**

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

SECTION 5 – HORSE TRAILERS

COVER PROVIDED

We will pay **You** the **Current Market Value**, sum insured or the cost of repairs whichever is the lesser amount, for loss or **Physical Damage** during the **Period of Insurance** to any **Horse Trailer** and used by **You** for private purposes as a result of fire, theft or accidental damage.

ADDITIONAL CONDITIONS APPLICABLE TO THIS SECTION

- 1) **We** may choose to deal with claims by payment, repair or replacement.
- 2) In the event of theft **We** will pay for the items stolen if they are not recovered within forty-five (45) days.
- 3) **We** will make a deduction for depreciation and this will be calculated at 10% per year from the date of purchase of any insured **Horse Trailer**.
- 4) The **Horse Trailer** must be secured when not in use by a wheel clamp or hitch lock.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

- 1) theft of the **Horse Trailer** from an unlocked building or premises unless the **Horse Trailer** is wheel clamped or secured with a Ball Hitch lock.
- 2) loss or damage arising from or caused by weathering, moth, mildew, or the actual process of cleaning, dyeing, repairing, restoring; or altering of any item or vehicle;
- 3) loss or damage arising from or caused by mechanical or electrical breakdown or failure;
- 4) damage to tyres arising from or caused by road puncture, cuts or bursts;
- 5) The first £100 of each claim increasing to £150 in respect of theft claims.
- 6) unexplained disappearance or voluntary parting of possession of or title to the **Horse Trailer** as a result of **You**, or other persons who have care, custody or control of the **Horse Trailer** being induced by fraud, trickery or similar false pretences.

We will make a deduction for depreciation and this will be calculated at 10% per year from the date of purchase of any insured **Horse Trailer**.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

SECTION 6 – HORSE DRAWN CARRIAGES AND ACCESSORIES

COVER PROVIDED

We will pay **You** the lesser of the **Current Market Value** of the **Carriage** or the sum insured specified in the **Schedule** for the **Carriage** or the cost of repairs for loss or **Physical Damage** as a result of fire, storm, theft, malicious **Physical Damage** or accidental **Physical Damage** during the period of insurance.

In addition, **We** will pay, provided there is a sum insured specified in the **Schedule** , for accessories which include items such as **Carriage** covers, whips, **Carriage** lamps and spare cases.

In addition, if a valid claim for accidental **Physical Damage** repairs is accepted and the cost is over the **Policy Excess**, we will pay for transport of an insured **Carriage** to the repairers up to annual limit of £150.

ADDITIONAL CONDITIONS APPLICABLE TO THIS SECTION

- 1) Any claim is supported by proof of purchase and/or valuation, if requested.
- 2) For agreed value **Carriages** it is still **Your** duty to maintain the property in good condition and repair and failure to do so may affect the valuation.
- 3) All **Carriages** are kept, whilst not in use, in a securely locked building unless otherwise agreed in writing by **Us**.
- 4) In the event of theft of any **Carriage We** will pay for the items stolen if they are not recovered within Forty-Five (45) days,
- 5) If an insured item is a pair or a set, **We** will not pay more than the value of any part that may be lost or damaged, nor more than a proportionate part of the insured value of the pair or set. No account will be taken of any special value which the part lost or damaged has as a pair or set.
- 6) **We** may choose to deal with claims by payment, reinstatement, repair or replacement of the property with items of a similar type, age and condition.
- 7) No individual accessory, or pair or set of accessories, is of greater value than £500 unless specified in the **Schedule** .
- 8) Any claim submitted for damage must be accompanied by at least one estimate for repair and we reserve the right to ask for further estimates if we deem it to be appropriate.
- 9) In respect of transportation costs: we will require either:
 - i) vehicle hire or transporter's invoice;
 - ii) confirmation of mileage from **Your** home or place of storage to the repairers and return.

mileage shall be paid by **Us** at 20p per loaded mile subject to the annual limit of £150.

This Section is also subject to the General Conditions applicable to the whole **Policy**.

WHAT IS NOT COVERED BY THIS SECTION

We will not pay for:

- 1) theft of **Carriages** whilst not in use from either unlocked premises or buildings or if stored on trailers or in motorised **Horse** boxes, unless away from home competing;
- 2) malicious damage caused by the **You, your Family** or **Employee(s)** or any malicious damage which occurs to the **Carriage** if it is not in a securely locked building, unless away from home competing;
- 3) loss or damage to property in the open arising from or caused by storm;
- 4) loss or damage arising from or caused by moths, mildew, wear and tear, or the actual process of cleaning, dyeing, repairing, restoring or altering of any item or vehicle;
- 5) losses arising directly or indirectly from the use of any **Carriage** specified in the **Schedule** by a riding establishment;
- 6) unexplained disappearance or voluntary parting of possession of or title to the **Carriage** as a result of **You**, or other persons who have care, custody or control of the **Carriage** being induced by fraud, trickery or similar false pretences;
- 7) the first £100 of each claim increasing to £150 in respect of theft claims.

This Section is also subject to the General Exclusions applicable to the whole **Policy**.

CLAIMS PROCEDURE

This part of the **Policy** sets out the Claims Conditions. These apply to the whole **Policy** and they are in addition to the terms specific to each **Endorsement**.

How to make a claim – things You need to do

We will not make any payments under this **Policy** to the extent that **We** have been prejudiced by any failure to comply with the requirements set out below under “FOR ALL CLAIMS”.

You shall at all times co-operate with **Us** and **Our** representatives in the investigation and adjustment of any actual or potential claim.

Our rights when You claim

1. **We** have the right to instruct a **Veterinary Surgeon** on **Our** behalf if necessary.
2. **We** have the right to have a **Post-Mortem** carried out by **Our Veterinary Surgeon** at **Our** own expense.

Enforcement of Rights

We may take any action **We** consider necessary to enforce **Your** rights or **Our** rights under this **Policy** if anything happens that might give rise to a claim under this **Policy**:

FOR ALL CLAIMS

- 1) **You** must advise Carriagehouse Insurance soon as practicably possible of what has happened either by phone: **01206 337388**, by email: info@carriagehouseinsurance.co.uk or via **their** website: www.carriagehouseinsurance.co.uk
- 2) **You** must take reasonable precautions to limit any further loss, damage or injury and if applicable, to discuss costs with **Your Veterinary Surgeon** regarding investigations and treatment.

- 3) **You** must complete and return the appropriate claim form which Carriagehouse Insurance will supply on request.
- 4) **You** shall at all times co-operate with **Us** and **Our** representatives Carriagehouse Insurance in the investigation and adjustment of any actual or potential claim

FOR SPECIFIC CLAIMS YOU HAVE THE FOLLOWING ADDITIONAL RESPONSIBILITIES:

FOR LEGAL LIABILITY CLAIMS (Section 1)

- 1) **You** must not admit liability or offer or agree to settle any claim without **Our** written permission which will be transmitted via Carriagehouse Insurance.
- 2) **You** shall give all necessary information and assistance to enable **Us** to settle or resist any claim or to institute proceedings.
- 3) **You** must provide any witness details and assist us in contacting them for statements if required.
- 4) **You** must forward to Carriagehouse Insurance (which shall be deemed notice to **Convex Insurance UK Limited**) any third-party correspondence, **Claim**, writ, summons or other legal process issued or commenced against **You**.
- 5) **We** will take full responsibility for conducting, defending or settling any claim in **Your** name.
- 6) If liability is accepted for third party property damage, **You** will be required to send **Us Your Excess**.

FOR THEFT CLAIMS (where applicable under: Section 2c, Section 5, Section 6)

- 1) **You** must inform the Police immediately following a break in or theft or attempted theft and then assist them with their investigations. **You** will be required to supply a crime reference and details of the attending Police when **You** submit **Your** completed claim form.
- 2) **We** recommend that **you** take photographs of any evidence of the breaking or damage to property that occurred during the break in.
- 3) **You** will be required to send in estimates for values for any items of saddlery or accessories stolen, subject to the limits detailed on the **Schedule** . **You** may be required to provide proof of valuation on any items specified in the **Schedule** that are stolen.

FOR ACCIDENTAL PROPERTY DAMAGE CLAIMS (where applicable under: Section 4, Section 5, Section 6)

- 1) **You** must submit estimates for the costs of repairs.
- 2) **We** reserve the right to either repair, replace or to make a cash settlement.
- 3) **You** must not abandon any property to **us** without **our** written permission.

FOR DEATH, VETERINARY FEE CLAIMS OR PERMANENT INCAPACITY (LOSS OF USE) CLAIMS, INCLUDING COMPLIANCE WITH VETERINARY ADVICE (Section 2a & b, and the relevant Optional Extensions to Section 2)

If **Your Horse** is ill, lame or has an accident, it is **Your** duty to immediately seek the advice of **Your Veterinary Surgeon**. **You** must then follow the recommendations made by the attending **Veterinary Surgeon** or any second opinion or referral practice as to treatment, rest and rehabilitation.

- 1) **You** must obtain and complete a claim form and forward this together with a completed **Veterinary Surgeon's** report form, both of which Carriagehouse Insurance will supply to **You**, **Your Horse** 's full clinical veterinary history and also forward copies of the referral vet's reports.
- 2) **You** must submit copies of the itemised invoices.
- 3) If **Your Horse** is to have an operation, please advise **Us** prior to this taking place so that **We** can confirm to **You** that this will be covered.
- 4) **You** must obtain prior authorisation for certain diagnostic work including CT, MRI and Bone Scintigraphy scans. Following these scans, additional reports from **Your Veterinary Surgeon(s)** will be requested.
- 5) Should **Your Horse** die, or be subject to **Humane Destruction** **You** must arrange at **Your** own expense, for a **Veterinary Surgeon** to certify the cause of death by **Post-Mortem** examination, unless otherwise agreed by **Us**.
- 6) Once **We** agree and settle **Your** claim, **We** will pay the agreed amount less **Your Excess** and any amounts not covered by this **Policy**.

FOR PERSONAL ACCIDENT AND DENTAL TREATMENT CLAIMS (Section 3)

- 1) If disablement results or may result **You** must place yourself as early as possible under the care of a qualified medical practitioner.
- 2) For **Dental Treatment**, **You** must submit itemised invoices.
- 3) **You** will permit **Carriagehouse** Insurance and **Convex Insurance UK Limited** to appoint its own medical advisors to examine **You** as often as they require.

HOW WE DEAL WITH YOUR CLAIM

DEFENCE OF CLAIMS

We (including Carriagehouse Insurance acting on our behalf) shall be entitled to take over and conduct in **Your** name, the defence or settlement of any claim, or to prosecute in **Your** name for own benefit, any claim for indemnity, or damages, or otherwise and shall have full discretion in the conduct of any proceedings, and in the settlement of any claim.

ADDITIONAL INFORMATION

- 1) **We** reserve the right to appoint a loss assessor or to take a second veterinary opinion.
- 2) Parts for the repair of carriages can take time to be provided to repairers, this is outside the control of both **Convex Insurance UK Limited** and the repairer.

CONSUMER COMPLAINTS PROCEDURE

What to do if You have a Complaint

Complaints Handling Policy

Our aim is always to provide **You** with the best possible service. If **You** feel that **We** have provided that service or made an error, then please advise **Us** in the first instance. **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.

Step 1

Tell **Us** about it. There are different ways **You** can do that.

1. Communicate with **Your** usual contact at Convex, **Your** Account Manager or **Your Broker**. Let them know that **You** are dissatisfied with the service **You** have received and tell them why.
You can contact **Us** by email, telephone, or letter.
2. Contact Our complaints team::
complaints@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 (8) 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:

1. **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 (these limits have been mentioned previously in this Policy). Convex Insurance UK Limited needs to give **You** their final response within eight (8) weeks of your complaint, at the most, depending on what **You** are complaining about. **You** need to get in touch with the FOS within six (6) months of receiving Convex Insurance UK Limited's final response to your complaint.

The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR.

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

2. Alternatively, **You** may contact Lorraine Mullins, the Chief Compliance Officer of Convex Insurance UK Limited.

Email: lorraine@convexin.com or write to the following address:

Convex Insurance UK Limited
52-54 Lime Street
London EC3M 7AG
United Kingdom

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 (this is where Convex Insurance UK Limited will sample a selection of complaints and what caused them then to address the causes of the complaints as explained further). **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 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.

Insurance Guarantee Scheme

Convex Insurance UK Limited is covered by the Financial Services Compensation Scheme ("FSCS"). **You** may be entitled to compensation from the Scheme if **Convex Insurance UK Limited** is unable to meet its obligations under this **Policy** of insurance. If the **Insured** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk