



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

POLICY SUMMARY (valid from August 2018)

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

This insurance is underwritten by Catlin Insurance Company (UK) Ltd and arranged through Carriagehouse (UK) Ltd.

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

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

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

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

Section One – Public Liability

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

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

Key exclusions to cover under this Section include:

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

Section Two – Insurance of the Specified Horse (s)

2a) Death from immediate emergency euthanasia

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

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

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

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



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

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

Key exclusions to cover under Death include:

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

Theft and Straying

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

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

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

Key exclusions to cover under Theft or Straying include:

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

Optional Extension – Permanent Incapacity (Loss of use)

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

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

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

- a) disfigurement which renders the **horse** unsuitable for showing because of its appearance

CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

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

Optional Extension – Veterinary Fees

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

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

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

Treatment for Gastric Ulcers diagnosed following a gastroscopie covers the first 28 days at a full dose, the next 28 days at a withdrawal dose. Further treatment can be covered if a further gastroscopie confirms the ongoing presence of ulcers.

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

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

- a) In addition to and after application of the excess specified below, **you** shall pay 25% of the costs for CAT, MRI and Bone Scintigraphy scans.
- b) Any costs incurred for routine or old age related dentistry, routine or performance enhancing surgical treatment or manipulative therapies, general husbandry including bedding, feed or supplements, livery & transportation.
- c) In respect of dentistry, fees incurred for the treatment of Diastemas and Dental Caries;
- d) 50% of the costs for admittance, hospitalisation, livery and nursing costs when your horse is hospitalised
- e) Fees incurred for what is later diagnosed as a behavioural or training or saddlery fitting issue

CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

- f) Any fees in respect of preventative or maintenance treatment or medication
- g) Fees incurred as a result of conditions already in existence prior to the commencement of cover by the policy.
- h) Buying or hiring of equipment or machinery unless agreed by the Insurer's in writing.
- i) The costs of any drugs prescribed or purchase for use after the expiry of the twelve (12) month claim period.
- j) Any costs incurred for euthanasia, post mortem examinations, reports or removal and disposal of the carcass.
- k) Fees incurred for **horse(s)** aged 16 to 22 years inclusive, arising from Cushings Disease (PPID), Navicular Disease and Degenerative Diseases including by way of examples: Degenerative Joint disease, Arthritis and Osteoarthritis, Ring Bone and Side Bone;
- l) Fees incurred for **horse(s)** aged 23 to 25 years inclusive; cover for these horse(s) is limited to death arising from **accidental external injury** only.
- m) Any costs relating to 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.
- n) any treatment, investigations or examination costs arising from congenital or conformational abnormalities.
- o) Claims or related fees in respect of any weight related condition where the insured horse has a body score of 8 or above on the Henneke horse body condition scoring system or 4 or above on the Carroll and Huntington (1988) system.

Section Three - Personal Accident

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

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

Key exclusions to cover under the Section include:

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

Section Four – Driving Harness & Saddlery



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

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

Key exclusions to cover under the Section include:

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

Section Five – Horse Trailers

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

Key exclusions to cover under the Horse Trailer Section include:

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

Section Six – Horse Drawn Carriages and Accessories

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

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

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

Section Seven – Transportation Costs

This Section covers you for the transportation costs as follows incurred following a claim for either veterinary fees or death of a horse or carriage repairs:

Removal of carcass of an insured horse subject to receipt of a death certificate	up to £300
Transportation to a veterinary hospital of an insured horse	up to £150
Transportation of an insured carriage to the repairers	up to £150



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

Cooling Off Period for New Policies

You may cancel the policy by notifying us in writing within fourteen (14) days of receiving the policy document or the start of your period of insurance, whichever is the later. A full refund of any premium paid will be made less an amount for the time on risk unless you have made a claim in which case there will be no return premium and the full annual premium is due. The time on risk premium charged will be subject to a minimum of £30.

Cancellation

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

Claims Procedure

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

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

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

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

Complaints Procedure

We are dedicated to providing a high quality service and We want to ensure that We maintain this at all times.

If You have any questions or concerns about the policy or the handling of a claim please contact Carriagehouse (UK) Ltd through whom this insurance was arranged.

If you are unable to resolve the situation and to make a complaint you can do so at any time by referring the matter to:

Complaints Manager
Catlin Insurance Company (UK) Ltd.
20 Gracechurch Street
London
EC3V 0BG
Telephone Number: 020 7743 8487
E-mail: xlcatlinukcomplaints@xlcatlin.com

If You remain dissatisfied after the Complaints Manager has considered Your complaint, or You have not received a final decision within eight (8) weeks, You can refer Your complaint to the Financial Ombudsman Service at:

Exchange Tower



CARRIAGEHOUSE HORSE AND CARRIAGE POLICY

London
E14 9SR

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44(0)20 7964 1000

Fax Number: +44(0)20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

Catlin Insurance Company (UK) Ltd. is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if the **Insurer** is unable to meet its obligations to **you** under this Policy. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this Policy. 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:

FINANCIAL SERVICES REGISTER

Carriagehouse (UK) Limited trading as Carriagehouse Insurance (Registration Number 592646) is authorised and regulated by the Financial Conduct Authority.

Catlin Insurance Company (UK) Ltd. (Registered Number 423308) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registered office of Catlin Insurance Company (UK) Ltd is 20 Gracechurch Street, London, EC3V 0BG (Company Number 5328622).

Further details can be found on the Financial Services Register at www.fca.org.uk.