

The policy summary does not contain the full terms and conditions of your policy. A copy of your horse insurance policy terms & conditions will be sent to you along with your first Horse Insurance Schedule – when read together, these contain the full terms and conditions of your policy.

This is a 12 month policy contract and renewal will be invited every year. At each renewal, any changes to your policy terms & conditions will be notified to you. At each renewal and at each mid-term adjustment you will be issued with a replacement Horse Insurance Schedule showing your updated cover.

A duplicate copy of your policy terms and conditions is available to you at any time on request and can be downloaded from [www.millins.co.uk](http://www.millins.co.uk)

The policy is underwritten by Allianz Insurance plc and Syndicate 2001 at Lloyd's. It is administered on their behalf by Millins Chartered Insurance Brokers.

### Cancellation Rights:

This contract allows you a 14 day cooling off period. If after receiving your certificate of insurance and full policy terms and conditions you are not happy, you have 14 days during which you can cancel the policy and receive a full refund of your premium. Please write to Millins Chartered Insurance Brokers, 14 New Street, Mawdesley, Ormskirk, Lancashire L40 2QP. If you cancel beyond the 14 day cancellation period, you may not receive a premium refund. Full details of your cancellation rights can be found in the policy wording.

### How to Claim:

You should notify us as soon as possible if anything happens that could lead to a claim. You will need to complete a claim form to formally report the incident. Please notify us of a claim by calling Millins Chartered Insurance Brokers on 01704 821187, email: [office@millins.co.uk](mailto:office@millins.co.uk) or write to us at 14 New Street, Mawdesley, Ormskirk, Lancashire L40 2QP

### How to make a Complaint:

Our aim is to get it right first time, every time. If we make a mistake we try to put it right promptly.

**Sales Complaints:** If you have a complaint about how your policy was sold, please contact:-

Wendy Cook  
Millins Chartered Insurance Brokers  
14 New Street  
Mawdesley  
Ormskirk           Tel:       01704 821187  
Lancashire       Fax:       01704 822864  
L40 2QP           Email:     [office@millins.co.uk](mailto:office@millins.co.uk)

**Non-Sales (Public Liability only) Complaints:** If you have a non-sales complaint about the Public Liability section of cover please contact (quoting Millins Insurance Contract 80380MA):-

Complaints Department  
Lloyd's  
One Lime Street   Tel:       020 7372 5693  
London            Fax:       020 7372 5225  
EC3M 7HA        Email :   [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

Whatever type of complaint you have, if we are unable to resolve the problem within 8 weeks we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure may be found in your policy documentation. Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

**Non-Sales (Excluding Public Liability) Complaints:** If you have a complaint about anything other than how your policy was sold, or the Public Liability section of cover, then please contact:-

Customer Satisfaction Manager  
Allianz Insurance plc  
Great West House (GW2)  
Great West Road  
Brentford  
Middlesex        Tel:       0845 026 1985  
TW8 9DX         Email:    [ahd.csm@allianz.co.uk](mailto:ahd.csm@allianz.co.uk)

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we can not, we will let you know when an answer maybe expected.

### Financial Services Compensation Scheme:

- If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)
- If Syndicate 2001 at Lloyd's is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)

- If Millins Chartered Insurance Brokers is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS)

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0207 892 7300

### Significant Exclusions and Limitations:

Your Horse Insurance Schedule details any special terms, conditions and/or exclusions that apply only to you and your horse/s.

Your full Policy Terms & Conditions detail the exclusions that apply to you and also to all other policyholders. Policy terms and conditions, premiums and excesses ay change each year. The main exclusions and limitations contained in the full policy terms and conditions are detailed below:-

- You must take all reasonable precautions for the safety of any insured horse and insured property and to prevent injury, illness, disease, theft or damage. Such as taking proper care of your horse, regular dental examinations, vaccinations, to prevent or minimise illness or injury (see General Condition - Reasonable Precautions on page 14 of your policy)
- You can insure your horse from 30 days of age onwards (see About your Horse Insurance on page 1 of your policy)
- Once your horse reaches 16 years, cover for death, loss of use and veterinary fees is limited to accidental external injury only unless special arrangements are made. You may also chose to insure younger horses for accident only (see your personalised Horse Insurance Schedule to check if your cover is accident only under sections 1a (accident only death); 5a (accident only loss of use) and/or 6a (accident only vet's fees)
- Your policy does not cover any illness, disease or injury that occurred before your policy started (see General Exclusion (K) on page 13 of your policy)
- Your policy does not cover any illness or disease within the first 14 days of cover (see exclusion (g) of sections 1 (death); 5 (loss of use) and 6 (vet's fees) on pages 3,6 & 8 of your policy).
- Your policy does not operate whilst you take part in any illegal activity, such as Hunting with hounds (see General Exclusion (J) on page 13 of your policy)
- Your horse must be kept in the United Kingdom (including the Isle of Man and the Channel Islands) to be insured under the policy (see Policy Definition - Territorial Limits) on page 2 of your policy)
- Your policy does not cover costs charged by your vet for completion of insurance claim forms (see exclusion (n) of section 6 (Vet's Fees) and section 6a (accident only vets fees) on pages 8 & 9 of your policy)
- The use of specialist diagnostic procedures must be referred to us in advance (see special condition 1, applicable to Vet's Fees Sections 6 & 6a on pages 8 & 9 of your policy)
- Vet fees claims must be reported to us within 12 months of onset (see exclusion (c) of sections 6 (vet's fees) and 6a (accident only vet's fees) on page 8 of your policy)
- Should your horse die, the carcass must not be disposed of until a vet has confirmed the cause of death (see special condition 3 of sections 1 (death) and 1a (accident only death) on pages 3 & 4 of your policy)

## Significant Benefits

- **Agreed Horse Sum Insured** - This unique feature removes the horse "Market Value" clause found in many other policies, we do not ask you to justify the value of your horse should a claim occur.
- **No Claims Loyalty Discount** - 5%, 10% & up to 15% reduction in premium, when your policy continues claim free.
- **Flexible Policy** - choose the sections of cover YOU want to suit YOUR needs
- **Experienced Staff** - You will receive professional advice from Insurance Professionals with equestrian expertise.

## Options Available

Only the section of cover that YOU select for your horse/s will operate, the available sections of cover are shown below

### Death of Horse (Section 1)

Pays your horse's Sum Insured should he/she unexpectedly die or have to be euthanased on humane grounds - due to an accident, illness or disease

Excess £Nil

### Accident Only Death of Horse (Section 1a)

Pays your horse's Sum Insured should he/she unexpectedly die or have to be euthanased on humane grounds - due to an accident.

Excess £Nil

### Disposal Fees (Section 2)

In the unhappy event of the death/euthanasia of your horse, contributes towards the cost of burial, cremation or other method of disposal of your choice

Limit per claim £250

Excess £Nil

### Theft of Horse (Section 3)

Pays your horse's Sum Insured should he/she be stolen or be lost by straying, includes recovery expenses e.g. advertising / reward costs up to £200

Excess £Nil

### Public Liability (Section 4)

Protects you, your family and any person riding/leading/driving the horse/s named on your policy with your consent.

Indemnity Limit £2Million

Excess (Property Damage Claims) £100

Excess (Personal Injury Claims) £Nil

### Permanent Loss of Use (Section 5)

Provides a benefit should your horse become permanently unsound (due to an accident, illness or disease) and therefore become incapable of fulfilling the functions for which he is insured and kept.

Horse kept in retirement 70% Sum Insured

Horse euthanased 100% Sum Insured

Excess £Nil

### Accident Only Permanent Loss of Use (Section 5a)

Provides a benefit should your horse become permanently unsound (due to an accident) and therefore become incapable of fulfilling the functions for which he is insured and kept.

Horse kept in retirement 70% Sum Insured

Horse euthanased 100% Sum Insured

Excess £Nil

### Veterinary Surgeon's Fees (Section 6)

Pays for the treatment of your horse should he/she suffer an accident/illness/disease and need veterinary attention. Cover includes - Accidental Injury, Illness, Disease and Foaling Complications (Excess Doubled)

Limit per claim choice of £3,000 or £5,000

Excess choice of £110, £300 or £500

### Accident Only Veterinary Surgeon's Fees (Section 6a)

Pays for the treatment of your horse should he/she suffer an accidental injury and need veterinary attention.

Limit per claim £2,000

Excess £ 110

### Alternative Therapy Fees (Section 7)

Available as an extension to one of the above vet fees covers. Contributes towards the cost of other treatments recommended by your vet (but not necessarily performed by your vet) that will aid the recovery of your horse, for example –

Corrective/surgical shoeing 100%

Alternative Therapies 100%

Hospitalisation (at vet. Hospital or

Alternative therapy centre) 50%

Essential Transport (to/from

Place of treatment/therapy) 50%

Limit per Claim £1,000

Excess £Nil

### Personal Accident & Dental Fees (Section 8)

Protects you, your family and any person riding/leading/driving your horse with your consent (including passengers in a vehicle drawn by your horse)

Rider Personal Accident £10,000

Excess £Nil

Rider Dental Fees £ 1,500

Excess £75

### Saddlery, Tack & Harness (Section 9)

Covers your tack, rugs, clippers and horse/s equipment against theft or damage anywhere in the UK, subject to tack being locked away when not in use. Two levels of cover are available:-

	New for Old	Indemnity (Wear'n'Tear)
Minimum Sum Insured	£1,000	£400
Claims Basis	As new	2nd Hand
Single Item Limit	£400	£250
Excesses:		
Theft from Vehicle	£150	£150
Other loss/damage	£ 75	£ 75

### Trailers (Section 10)

Covers your trailer for Fire, Theft and Accidental Damage. All Trailers must be wheel-clamped or in a securely locked and enclosed building whilst not in use. Public Liability cover operates for insured trailers whilst unattached from your towing vehicle.

Claims Basis Market Value

Theft Excess £150

Fire & Accident Excess £ 75

### Horsedrawn Vehicles (Section 10)

Covers your Horsedrawn Vehicle for Fire, Theft and Accidental Damage. Public Liability cover operates for insured horsedrawn vehicles whilst in use and not in use.

Claims Basis Market Value

Excess (Marathon Driving/Practice for) £150

Excess (Other loss or damage) £ 75