



Policy Summary – Mature Horse

Please read this document very carefully: it gives a Summary of the Cover provided by the Policy. However, it does not show all of the Benefits, Extensions, Terms, Limits, Exclusions, Endorsements or Excesses which may apply to your Policy. For full details of these you must refer to your Policy Booklet and Policy Schedule.

The Mature Horse Insurance Policy is managed and underwritten by Horse and Rider Insurance Direct (HRID) on behalf of Novae Syndicate: 2007 at Lloyds who are authorised and regulated by the Financial Services Authority. The contract is annual and will run for the period shown in the Policy Schedule. The Policy Schedule also shows which of the following Sections of Cover you have requested. You should review and if required update your cover periodically to ensure it remains adequate.

This Policy is for Horses aged over 15 years.

Section A: The Horse	Section C: Personal Liability
What is covered	
Loss of the Horse due to theft and straying. Payment in respect of the cost of advertising for lost or strayed horses and/or payment of a reward leading to the recovery of any lost or strayed horse, subject to a limit of £250 per horse per occurrence Personal Accident cover to the rider. Loss or damage to Saddlery & Tack.	Indemnity to the Insured in respect of all damages and costs which the Insured may become legally liable to pay as a result of the Death, Bodily Injury, Illness or Disease of or happening to any person, or the loss or destruction of or damage to any material property, caused by or arising in connection with any Horse described in the Policy Schedule.
Basis of Cover	
The Market Value of the Horse, or the Sum Insured shown in the Policy Schedule, whichever is the less.	Legal Liability arising during the period of Insurance in connection with any Horse described in the Schedule. Subject to the Limit of Indemnity specified in the Schedule
Additional Benefits	
Either included as standard or as Optional Extras specified in the Policy Schedule:	
Death of the Horse resulting from accidental injury caused by external means (Up to 20years). Veterinary Fees- accidental injury illness or disease (Including Diagnostic Procedures) (Up to 20 years only) Veterinary fees (Including Diagnostic Procedures) Accidental external visible injury only. Hire of replacement Horse Horse drawn carriages or Horse boxes and trailers.	Personal Liability in respect of the use of Horse-drawn carriages or Horse boxes and trailers. Indemnity to other persons riding or having custody or control of any Horse with the permission of the Insured. Indemnity to other persons driving a carriage, Horse box or trailer with the permission of the Insured.

Section A: The Horse	Section C: Personal Liability
Summary of Exclusions and Limits	
It is important that you refer to the Policy Document for full details of these.	
Your Policy will not pay:- Any congenital or hereditary or pre-existing condition. Any loss from accidental Injury, illness or disease which first clinically manifests itself within 10 days of the inception of cover for any specific Horse. Death where a Post Mortem has not been obtained. Any horse aged 20 or more at the commencement of the Period of Insurance in relation to Death and illness or disease Veterinary Fees. Any consequential loss. The Excess stated in the Policy Schedule which applies to each and every section. Other exclusions as detailed in the Policy Booklet or Schedule. Diagnostic Procedures cost above the limit on Schedule	Your Policy will not pay:- Punitive and Exemplary Damages. Liability for any person employed by the Insured. Property in the custody or control of the Insured or any other person indemnified by this Policy. Damage to fences or growing crops. The serving or attempt to serve a Mare by a Stallion. The hiring out of any Horse. Contractual Liability. Any use in respect of the Policyholder's trade, business or profession. Damage to property or Personal Injury to any person indemnified by this Policy. Use for Business purposes Injury to Passengers in horse drawn vehicles
Excesses	
The following minimum Excesses are payable. However, please refer to the Policy Schedule for full details of the Excesses that apply to your Policy.	
All Sections – all claims	£100
Minimum Premiums	
Minimum Premium per Horse	£63.00
Minimum Premium for Optional Trailer	£52.50

How to Make a Claim

In order to make a claim you must obtain a claim form from Horse and Rider Insurance Direct by calling us on 0870 499 0444.

Rights of Cancellation

If the Cover provided by this Policy does not meet your requirements, please return the Policy Booklet and Policy Schedule to Horse and Rider Insurance Direct within 14 days of receipt. If you do exercise this right to cancel your insurance, you will not be charged by the Underwriter for the service up to the point of cancellation provided no claim has been made. HRID may make a cancellation charge. You will not be entitled to a refund of any service charge or policy fee made by HRID for arranging your insurance.

Customer Satisfaction and Complaints Procedure

Horse and Rider Insurance Direct wish and intend to provide you with a high level of service. However, if for any reason you are unhappy you have a right to make a complaint. In order to do this you should:-

1. In the first instance, you must contact Horse and Rider Insurance Direct, Crown House, Augusta Place, Leamington Spa, CV32 5EL and advise them of the details.
2. If you are still unhappy then please refer to the complaints procedure laid out in your policy documents.

In the event we are unable to resolve your complaint to your satisfaction, you always have the right of final appeal to the Financial Ombudsman Service.

Compensation Scheme

All Lloyd's Syndicates contribute to the Lloyd's Central Fund that guarantees that if Novae cannot meet its obligations under any Policy issued by it then all legitimate claims will be paid for by the Lloyd's Central Fund. Further information about the Lloyd's Central Fund can be obtained from Lloyd's of London, One Lime Street, London, EC3M 7HA. Lloyd's Syndicates are also members of the Financial Services Compensation Scheme.