

CONTRACTS AVAILABLE

Equi-Policy For Horses Aged 30 days to 15 years

Equi-Veteran For Horses Aged 16 years and over

In addition, a variety of Equestrian policies are available. Please see below for an example of what we can offer :

CLASS OF USE

- A Hacking, Dressage, Gymkhanas, Pony Club (excluding Racing), Riding Club, BHSLe Trec, Non-Thoroughbred broodmares, Stallions at Stud, Unaffiliated Novice and Intermediate Showjumping, Novice Hunter Trials, Driving (excluding cross country and Trials), Showing in Hand or Under Saddle, Foals over 30 days and Heavy Horses (Not Working)
- B As Use A with the addition of Hunting, Pony Club Racing, Unaffiliated Open Showjumping, Showjumping Under BSJA rules, Open Hunter Trials, BE Affiliated Eventing (up to and including Intermediate), Combined Training, Long Distance Riding, Vaulting, Driving (including Cross Country/Trials) and Heavy Horses (Working)
- C REFERRAL ONLY - As Use A & B with the addition of Point to Point, Team Chasing, Polo, Polocrosse, Horseball and BEAffiliated Advanced Eventing.

MINIMUM REQUIREMENTS

The Insured Limit will be £7,500 per horse, higher values on referral only.

IPT (Insurance Premium Tax)

The Finance Act 1994 requires us to levy IPT at the prevailing rate on insurance business. For further information, please ask your insurance adviser .

Veterinary Certificate and/or X Ray Requirements

Please provide a Veterinary Certificate on any horse:-

1. Valued £5,000 and over; 5 stage BVA (British Veterinary Association) Certificate
2. Valued in excess of £2,000 if the horse is aged 10 yrs and over; 2 stage BVA Mortality Certificate
3. Where a horse has been owned for more than one year without insurance; 2 stage BVA Mortality Certificate
4. Valued £10,000 and over; 5 stage BVA Certificate and X Rays of front feet with the shoes removed (contact ClickCover for exact views required)

ALL CERTIFICATES MUST COMPLY WITH THE ROYAL COLLEGE OF VETERINARY SURGEONS GUIDELINES

OUTLINE OF EQUI-POLICYCOVER

(Subject to Policy Wording)

Basic Cover

Death by accident, illness or disease including accident whilst in transit to the Sum Insured or Market Value whichever is the lesser including up to £150 disposal costs.

Theft or Straying up to the Sum Insured or Market Value which ever is the lesser including up to £200 advertising or reward costs.

Public Liability £2,000,000. Not included when the horse is being used by a riding establishment.

Equine Legal Protection covering irrecoverable legal expenses and opponent's costs arising from any incident in respect of an accidental collision between the Insured horse and a third party's motor vehicle to the amount of £50,000 for any one incident/event.

United Kingdom issued Horse Passports are insured against loss or damage caused by any accident or misfortune occurring within the UK (*cover is limited to the loss/damage of one passport per horse, per period of insurance and excludes information relating to drugs administered to the animal and/or past Veterinary treatment*).

OPTIONAL EXTENSIONS

Personal Accident to the Rider

Covers Death or Total Disablement and/or Loss of one or more limbs or both eyes maximum Benefit £20,000 (Benefit for Persons aged 16 years and under will be limited to £10,000). Dental Treatment up to £1,000.

Not included when the horse is being used by a riding establishment.

Veterinary Fees

Covers fees resulting from accident, illness or disease.

- Cover I £3,000 per period of insurance. Excess £95 or 15% whichever is the greater for each and every claim.
- Cover II £5,000 per incident. (Maximum any one period of insurance £10,000). Excess £125 or 15% whichever is the greater for each and every claim.
- Cover III £5,000 per incident. (Maximum any one period of insurance £10,000). Excess £500 for each and every claim. Includes up to £1,500 in respect of alternative treatment if recommended by a Vet. Cover commences 14 days after acceptance of the proposal in respect of illness and disease.

Saddlery and Tack

Covers loss by fire, accident and theft following violent and forcible entry to or exit from a building which is locked by a patent five lever mortice deadlock.

Following Options:-

- Cover I £1,000 per period of insurance. Excess £100 or 10% whichever is the greater for each and every claim.
- Cover II £2,000 per period of insurance. Excess £120 or 10% whichever is the greater for each and every claim.
- Unspecified item limit of £350.00. Policy excludes clothing and personal effects. Section is subject to Average*.*

Permanent Loss of Use

We will pay 100% of the Sum Insured or Market Value whichever is the lesser if the Insured horse is permanently totally incapacitated, or 60% where the Insured horse can be used either for breeding or general hacking, etc. This is subject to suitable veterinary evidence. Cover commences 30 days after acceptance of the proposal form.

Stable Loss

We will pay up to a maximum of £500 for the cost of alternative stabling following total destruction of the Policyholders stables, as a result of fire, flood, storm or malicious damage only.

Loss of Entry Fees *(only available on horses with a sum insured of £3,000 and above and Class B/C use)*

We will pay up to £300 in respect of irrecoverable loss of entry fees, if as a result of either:-

1. Death of the Insured horse by an Insured Cause or
2. Hospitalisation of the intended rider of the Insured horse at the time of the show or event.

Trailers and Horsesdrawn Vehicles Cover

We will pay the market value or Sum Insured or Cost of Repairs whichever is the lesser, in respect of accidental damage to, or theft of the Insured Vehicle, subject to warranties and Average*. Excess £100 or 10% whichever is the greater. *Cover for theft is excluded unless a wheel clamp or other suitable immobilising device is fitted when not in use or left unattended.*

EQUI-VETERAN COVER

A fixed benefit cover for Horses 16 years and over. Class A or B Based on £500 Sum Insured - higher values on referral.

Cover

Death by accidental external injury only to the value of £500.

Theft or Straying to the value of £500.

Public Liability as per [Basic Cover](#)

Veterinary Fees by accidental external injury only to the value of £1,500 per incident. Max per period of insurance £3,000.

Excess £100. Equine Legal Protection as per [Basic Cover](#)

Optional Extensions

Saddlery and Tack as per [Optional Extensions](#)

Personal Accident to the rider as per [Optional Extensions](#)

Stable Loss as per [Optional Extensions](#)

* *If in the event of a claim the sum insured is less than the total value at risk, the amount the Company is prepared to pay is reduced proportionately.*

Horseboxes (motorised)

ClickCover can offer competitive cover for horseboxes, with discounts for limited mileage. Please ask us for a quotation

**If you have any additional requirements, please contact us for further details at
Clickcover, 13 Blatchington Road, Hove, East Sussex BN3 3YP**