



Equi Policy

Proposal



Horseboxes (motorised)

Towergate AIUA can offer competitive cover for horseboxes, with discounts for limited mileage.

Please ask your insurance broker to contact us for a quotation.



PREMIUMS

All Premiums Are Excluding Insurance Premium Tax and Underwriting Fee

EQUI POLICY	CLASS A	CLASS B
Basic Cover Including Equine Legal Protection	£4.56% £11.00	£5.11% £11.00
Personal Accident to the Rider	£23.00	£28.50
Veterinary Fees	Cover 1 £3,000 per period of insurance Excess £95.00/15% £135.00	£147.00
	Cover 2 £5,000 per incident Excess £125.00/15% £165.00	£180.00
	Cover 3 £5,000 per incident Excess £500 £87.00	£99.00
Saddlery & Tack	Cover 1 £1,000 per period of insurance Excess £100/10% £28.50	£28.50
	Cover 2 £2,000 per period of insurance Excess £120/10% £57.50	£57.50
Permanent Loss of Use	£5.60%	£6.66%
Stable Loss	£11.00	£11.00
Loss of Entry Fees	£N/A	£11.00
EQUI VETERAN COVER		
Based on a £500 Sum Insured	£125.00	£140.00
TRAILERS AND HORSEDRAWN VEHICLES		
Trailers	£6.00%	£6.00%
Horsedrawn Vehicles	£4.95%	£4.95%

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

Minimum Premiums: Minimum policy premium is £90.00 (Equi Veteran Basic Package £125 Class A and £140.00 Class B) plus Insurance Premium Tax and Underwriting Fee
Minimum premium per Animal is £65.00 plus Insurance Premium Tax
Per Trailer/Horsedrawn Vehicle is £25.00 plus Insurance Premium Tax

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 .*

CONTRACTS AVAILABLE

Equi-Policy For Horses Aged 30 days to 15 years

Equi-Veteran For Horses Aged 16 years and over

CLASS OF USE

- A Hacking, Dressage, Gymkhanas, Pony Club (excluding Racing), Riding Club, BHS Le 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 BE Affiliated Advanced Eventing.

MINIMUM PREMIUMS AND REQUIREMENTS

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

Minimum policy premium is £90.00 (Equi Veteran Basic Package £125 Class A and £140.00 Class B) plus Insurance Premium Tax and Underwriting Fee. Minimum premium per Animal is £65.00 plus Insurance Premium Tax. Minimum premium per Trailer/Horsedrawn Vehicle is £25.00 plus Insurance Premium Tax

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 Towergate AIUA for exact views required)

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

OUTLINE OF EQUI-POLICY COVER

(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 whichever 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.

Following Options continued overleaf:-

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.*

Please tear here

THE PROPOSAL FORM

All sections must be completed, including the questions and declaration

Name of Proposer:	Date of Birth:
Address:	
Postcode:	
Occupation:	Tel No:
Address where horse(s) kept if different from above:	

DESCRIPTION OF THE HORSE(S) TO BE INSURED

Name			
Horse Passport No.			
Sex			
Age			
Colour			
Height			
Breed (if known)			
Distinguishing marks			
Homebred			
Date of Purchase			
Purchase Price			
Sum Insured			
If Sum Insured differs from purchase price, please state reasons why			
Class of Use required			

OPTIONAL EXTENSIONS

Please tick boxes where necessary

Personal Accident to Rider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Veterinary Fees	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
Saddlery & Tack	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2	<input type="checkbox"/> Cover <input type="checkbox"/> 1 <input type="checkbox"/> 2
Permanent Loss of Use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stable Loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of Entry Fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trailers/Horsedrawn Vehicle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equi Veteran Cover <small>see page 2</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

DESCRIPTION OF HORSE TRAILER/HORSE DRAWN VEHICLES

Make/Model & Serial No.			Security Marks		
Alarm	Yes	No	Purchase Price	Sum Insured	Year of Manufacture

continued overleaf:-

TOTAL PREMIUM FOR HORSE(S)	£	<input type="text" value="."/>	£	<input type="text" value="."/>	£	<input type="text" value="."/>
EQUINE LEGAL PROTECTION	£	<input type="text" value="11.00"/>	£	<input type="text" value="11.00"/>	£	<input type="text" value="11.00"/>
TOTAL PREMIUM FOR TRAILER/HORSE DRAWN VEHICLE	£	<input type="text" value="."/>	£	<input type="text" value="."/>	£	<input type="text" value="."/>
INSURANCE PREMIUM TAX (IPT)@ 5%	£	<input type="text" value="."/>	£	<input type="text" value="."/>	£	<input type="text" value="."/>
UNDERWRITING FEE	£	<input type="text" value="25.00"/>				
TOTAL COST OF INSURANCE	£	<input type="text" value="."/>	£	<input type="text" value="."/>	£	<input type="text" value="."/>

DECLARATION

Questions (Please tick box and answer ALL questions)

- Do you own any other horse(s) other than horse(s) mentioned overleaf. If YES complete the description on a separate sheet of paper. Yes No
 - Does any Insured horse show any vicious tendencies/behavioural problems? If YES, please explain on a separate sheet of paper. Yes No
 - Does any Person likely to ride the Insured horse(s) have any physical defect, infirmity or medical condition? If YES, please explain on a separate sheet of paper. Yes No
 - Will any Insured horse be used by a riding establishment? If YES, a 25% premium increase is applicable to the total premium of that horse. Yes No
 - Have you or your horse(s) suffered any loss, illness or injury in the last 5 years whether Insured or not? If YES, please fully explain on a separate sheet of paper. Yes No
 - Are you currently Insured? If YES please state:- Yes No
- Insurer
- Policy No Expiry Date
- Has any Insurer ever declined to insure you or imposed special conditions or terminated cover? If YES, please explain on a separate sheet of paper. Yes No
 - Do you own the horse(s)? If NO, please provide name & address of owner and date loan commenced on a separate sheet of paper. Yes No

DECLARATION

I/we declare that the horse(s) described in this proposal are in good health, sound and free from any illness, disease or injury nor have they been fired, blistered or de-nerved and are regularly wormed and inoculated against tetanus. I/we declare that I/we are over 18 years at the date of signing this proposal and to the best of my/our knowledge and belief, the information provided in connection with this application, whether in my own hand or not, is true and I/we have not withheld any material facts. I/we understand that non-disclosure or misrepresentation of a material fact will entitle the insurer to void this insurance. (Note: a material fact is one likely to influence acceptance or assessment of this application by insurers). If you are in any doubt as to what constitutes a material fact, you should consult our office

Personal Data

The insurer for policy underwritten under this scheme is Royal & SunAlliance. It is administered on their behalf by Towergate Underwriting Group Limited.

To set up and administer your policy Royal & SunAlliance and Towergate Underwriting Group Limited will hold and use information about you supplied by you. They may send it in confidence for processing to other companies acting on their instructions including those located outside the European Economic Area.

Towergate Underwriting Group Limited may also send you details of their other products and services. Please tick this box if you do not wish to receive such details.

CUE

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this.

I/We declare to the best of my/our knowledge and belief that the above statements are true and complete and will form part of the contract between me/us and the Insurer.

Signature(s)

Date

Also available through Towergate Partnership

- Aviation
- Caravans & Caravan Parks
- Care Homes
- Classic Car
- Commercial and Mini Fleet
- Commercial Property Owners
- Commercial Vehicles
- Contractors
- Credit
- Dental Profession
- Directors & Officers
- Engineering
- Entertainment Industry
- Holiday Home and Expat
- Household
- Liability
- Licensed Trade
- Manufacturing
- Marine Craft
- Marine Trade
- Medical Profession
- Mini Bus
- Office
- Park Home
- Personal Accident & Sickness
- Photographic Industry
- Private Motor
- Professional Indemnity
- Residential Property Owners
- Retail Trade
- Sports & Leisure
- Travel Industry
- Veterinary Profession
- Wholesaling

Please contact your Insurance Broker for further information

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