

Equine Insurance

Insurance Product Information Document

Company: Agria Försäkring

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Product: Agria Equine Lifetime Insurance

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This is an equine insurance policy which provides cover for the cost of your horse's veterinary treatment for illnesses and injuries.



What is insured?

✓ **Veterinary Fees up to €6,500**

Cover is provided for veterinary treatment your horse receives for an illness or injury

The following are optional sections that are only covered if you choose them.

Death from Illness or Injury up to the sum insured or market value (whichever is less)

The sum insured or market value of your horse if it dies or has to be euthanised by a vet as a result of an illness or injury.

Theft or Straying up to the sum insured or market value (whichever is less)

The sum insured or market value of your horse if it is lost or stolen and is not recovered within 45 days.

Loss of Use up to €25,000

90% of the sum insured (or 90% of the market value, whichever is less) if your horse develops an illness or suffers an injury that is so serious that it can permanently only perform the activities listed in activity group one. Please see the Terms and Conditions document for full details on activity grouping.



What is not insured?

- ✗ Any horse under the age of 30 days at the start of your policy.
- ✗ Preventative veterinary treatment.
- ✗ Veterinary treatment you choose to have carried out that does not treat an illness or injury.
- ✗ Illnesses that horses are usually vaccinated against if your horse has not been vaccinated.
- ✗ Pre-existing conditions: Illnesses and injuries that first showed signs before your policy started.
- ✗ Illnesses and injuries that happened before your policy started which are the same as illnesses and injuries your horse has during your policy. These include disorders that your horse can have in different eyes, ears, front and back legs and feet, knees, hips, shoulders and elbows.
- ✗ Additional Exclusions: Illnesses or injuries that are stated in the exclusion letter, if one was issued to you, when your policy first started.
- ✗ Magnetic Resonance Imaging (MRI) and Computerised Tomography (CT) scans, unless they have been approved by us before they are carried out.
- ✗ The use of your horse for racing, including point-to-point, under Irish Horseracing Regulatory Board rules.
- ✗ The use of your horse for Flapping.
- ✗ Any costs if your horse suffers an injury that: happened while participating in, or is related in any way to participating in an activity that it is not insured for.
- ✗ War, terrorism, revolution and similar events, nuclear and radioactive contamination.



Are there any restrictions on cover?

- ! Costs for and resulting from an Illness in the first 14 days of your policy (this does not apply to claims for acute colic, shipping fever/pleuropneumonia, pneumonia and the second or subsequent consecutive period of insurance).
- ! Complementary treatment up to €1,000 per period of insurance.
- ! Cover up to €450 per period of insurance for a tooth fracture involving the tooth root.
- ! The cost of euthanasia and disposal of your horse up to a maximum of €500.
- ! Cover for ongoing veterinary treatment for an illness or injury is restricted to 12 months from the first clinical signs, unless a diagnosis has been made.
- ! Cover for Loss of Use will be removed from your policy at the renewal after your horse turns 17 years of age.
- ! The sum insured under the Death from Illness or Injury and Theft or Straying sections is reduced by 20% per period of insurance to a minimum of €500, from the first renewal of the policy after your horse reaches 16 years of age.



Where am I covered?

- ✓ This policy is valid in the Republic of Ireland. Cover is also provided for veterinary treatment that your horse receives in Northern Ireland.



What are my obligations?

- You must answer any questions truthfully, honestly and to the best of your knowledge.
- You must tell us if at any time during this insurance:-
 - You move from the address you gave us.
 - You do not own the horse insured any more, loan your horse to someone else, no longer have your horse on loan or you become a joint owner.
 - You change the stables at which your horse is kept.
- You must ensure that your horse is insured for its current market value at all times.
- You are required to pay the amount of the Fixed Excess and Co-Insurance percentage, as specified on your Schedule of Insurance:
 - **Fixed Excess** – This is applied once per period of insurance for the veterinary treatment your horse receives. If the veterinary treatment your horse receives carries on into the next period of insurance and any more periods of insurance, then the fixed excess is applied to the treatment received in each period of insurance and you must pay two or more fixed excess, one for each period of insurance.
 - **Co-Insurance** – This is calculated after the fixed excess has been deducted and is applied to all claims.
 - Neither the Fixed Excess or Co-Insurance percentage can be reduced and they can only be increased at the renewal of your policy.
- You must keep your premium payments up to date.
- If you move address during the policy year you are required to pay any additional premium that may become due.
- This is an annual contract of insurance and you are required to pay the full premium for the period of insurance, however, cancellation rights apply.
- You must give us all reasonable information that we ask for in connection with a claim, be available for interviews and cooperate with us or anyone acting for us.
- You must submit your claim by the end of the period of insurance or within 6 months of the first treatment date, whichever is the later.
- You must take all reasonable precautions to maintain your horse's health and prevent the loss or theft of your horse.



When and how do I pay?

You can pay your premium as a one-off annual payment or by monthly instalments. Payment can be made by direct debit, debit card or credit card.



When does the cover start and end?

The policy covers you for a period of 12 months and the effective dates are detailed on your Schedule of Insurance.



How do I cancel the contract?

You can cancel the contract (conditions will apply) by contacting our Customer Service Centre by telephone (021 202 9119), email (info@agriapetinsure.ie) or writing to us (Agria Petinsure, PO Box 911, Little Island, Cork, Ireland T45 YR96).