



Everything **you** need to know

Your Rider Plan Policy Booklet

An insurance policy for people who ride horses that they don't own, or have on full loan.

Please read this with your Certificate of Insurance and Insurance Product Information Document (IPID) to understand your cover.

Effective from 7th December 2025

This booklet contains:

- Who is this product suitable for?
- Terms and Conditions
- Privacy Notice Summary - how we use personal information

Welcome

Dear policyholder,

Thanks for insuring with Petplan Equine, we're delighted you're part of the Petplan family.

If you need us we'll be here to help. We do all we can to make the claims process as quick and easy as possible so you can count on prompt and caring service from our experienced staff when you need it most.

The details of the cover your policy provides are included in this booklet as well as useful information to make claiming as straightforward as possible.

The Petplan Equine Team

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Please let us know if you'd like a copy of this booklet in large print or Braille

Petplan Equine doesn't provide advice or any personal recommendation about the insurance products offered.

Demands and Needs – who is this product suitable for?

This product is designed for someone who rides horses they don't own or have on full loan. It provides personal accident cover (if he/she is injured) as well as legal protection in case of third party incidents.

Your Terms and Conditions

Written in Plain English

The details of your cover are explained in these Terms and Conditions. These Terms and Conditions are part of your insurance contract.

It's important that you check your cover and contact us as soon as possible if it's not as you expected.

The other parts are **your** Certificate of Insurance and **your** insurance application. To understand exactly what **your** insurance contract covers **you** must read **your** Certificate of Insurance and Insurance Product Information Document, together with these policy Terms and Conditions.

Definitions

These definitions apply throughout the Terms and Conditions. Where **we** explain what a word means, that word appears in bold print and wherever used it has the meaning stated in this section.

Drive, driving:	Driving a horse and travelling in any horse-drawn vehicle.
Full loan:	Where you're the only person responsible for the horse's everyday care. For the purpose of this insurance, you're fully responsible for the horse when you're : <ul style="list-style-type: none">• Carrying out the horse's care, and/or• Paying a person to care for the horse (for example, but not limited to full livery or part livery).
Horse:	Any horse, pony, donkey or other equine that you don't own or have on full loan .
Immediate family:	<ul style="list-style-type: none">• Your partner, who is your husband, wife, civil partner, girlfriend, boyfriend or other life partner,• Your or your partner's child, step-child or dependent,• Your or your partner's parent, step-parent or guardian, and/or• Your or your partner's brother, sister and/or step brother/sister.
Injury, injured:	Physical damage or trauma caused immediately by an accident. Not any physical damage or trauma that happens over a period of time.
Maximum benefit:	The most we'll pay as shown on your Certificate of insurance.
Policy year:	The time we provide cover as shown on your Certificate of insurance. This is normally 12 months but can be less if your policy has been cancelled.
Ride, riding:	Riding, mounting and dismounting a horse .
UK:	The United Kingdom, the Isle of Man and the Channel Islands.
Vet:	A veterinary surgeon who is registered with the RCVS (Royal College of Veterinary Surgeons).
Veterinary treatment:	The cost of the following when required to treat an injury : <ul style="list-style-type: none">• Any consultation, examination, advice, diagnostic procedure, surgery and nursing carried out by a vet, a vet nurse or another member of the vet practice under the supervision of a vet, and• Any medication legally prescribed by a vet.
We, us, our:	Allianz Insurance plc.
You, your:	The person named as the Insured Person on your Certificate of insurance.
Your riding equipment:	Saddles, bridles, rugs, riding tack, hats, boots, jodhpurs, jackets and body protectors that are owned by you .

Renewing your policy

Your policy runs for 12 months providing **you** continue to pay **your** premium. Every 12 months **you** need to renew this insurance contract to continue with **your** cover. **We**ll contact **you** before **your** renewal date with full details of **your** premium, excesses, policy cover and Terms and Conditions for the next **policy year**.

If **you** pay by *Direct Debit instalment* - when **your** policy is due for renewal **we**ll renew it for **you** automatically. If **you** don't want to renew **you** need to let **us** know before **your** renewal date. The only exception is explained at the end of this section, for young riders when they are 18.

If **you** pay by *any other means* – if **you** want to renew **your** policy **you** need to contact **us** to renew and arrange to pay **your** premium. **you** can do this by calling **us** on 0345 072 8899.

At the renewal of **your** policy **we** can change the:

- Premium,
- Excesses **you** pay, and/or
- Terms and Conditions of **your** policy.

Well always tell **you** before **your** renewal date of any changes so **you** can consider if **your** policy still meets **your** needs. Before **we**re able to renew **your** policy, **we** can ask for information to assess if **we**re able to provide cover. This may include confirmation of a driving licence or a letter from **your** doctor following examination. **We** can do this:

- At each renewal, if **you** have a health condition. The things **you** need to tell **us** about are detailed in **your** Certificate of Insurance. If **you** don't give **us** full and accurate information, it can affect **your** cover and whether **we** pay claims.
- At the renewal following **your** 75th birthday and every three years from then on.

Well contact **you** to let **you** know if this is needed. If a charge is made for this, **you** must pay the charge.

We have the right not to offer renewal of **your** policy. If this happens **we**ll give **you** 21 days' notice, either by email or letter to the address **you** gave **us**.

Young Rider – the renewal after the rider's 18th birthday

Where a person is covered under the Young Rider plan, all cover stops at the renewal after their 18th birthday.

Cover is still available under the Basic or Deluxe plans, but the person will need to take this cover online at petplanequine.co.uk, or over the phone on 0330 102 1658. **We**ll contact **you** to remind **you** of this at the relevant renewal.

Making a claim

It's distressing when an incident happens, so **we** do all **we** can to make the claims process as quick and easy as possible. This section tells **you** how to make a claim.

Telling us about a claim or potential claim

If an incident happens that could lead to a claim under the *Third Party Liability* and *Custodial Liability* sections, **you** need to tell **us** as soon as possible, for example a **horse** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if the **horse's** owner has Third Party Liability cover or **you** don't believe a claim will be made against **you**. **You** can call **our** specialist liability teams on:

- 01483 218 781 for injury to a third party.
- 01483 218 782 for damage to third party property.

The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays.

You can also email: casualtyclaims@allianz.co.uk.

For any other section of cover **you** don't need to tell **us** about a potential claim or let **us** know that **you**'ll be making a claim. Of course, if **you**'d like to discuss **your** claim **we**'re always happy to help.

Getting a claim form:

- Most claim forms can be downloaded from **our** website petplanequine.co.uk.
- If **you**'d like **us** to send **you** a claim form please contact **us**.

When to send us your claims:

The '*Making a claim*' part of the section tells **you** when **you** need to send **us** **your** claim.

Completing the claim form

Please make sure **your** claim is completed fully by both **you** and if applicable the doctor or **vet** (if needed). If any information is missing, this can delay **your** claim. **You** need to send **us** any supporting documentation stated in the '*Making a claim*' part of the relevant section, with **your** fully completed claim form.

You'll need to pay any charges made for the completion of claim forms, or the cost of any supporting documentation as **we** don't cover these costs.

Claims decisions over the telephone:

We won't guarantee on the phone if **we**ll pay a claim. Once **we**'ve received a fully completed claim form and all of the supporting information, **we**'ll assess **your** claim and only then will **we** be able to let **you** know if **we**ll pay the claim.

Personal Accident

Cover in this section applies when **you're in the UK**.

What we'll pay

If **you** have an accident while **you're riding**, handling and/or **driving a horse**, during the **policy year**, we'll pay up to the **maximum benefit** in the table below.

Cover	Maximum benefit		
	Young Rider	Basic	Deluxe
1. Death	£5,000	£10,000	£20,000
2. Permanent blindness in one or both eyes	£10,000	£10,000	£20,000
3. Permanent deafness in both ears	£10,000	£10,000	£20,000
4. Loss of one or both hands or arms*	£10,000	£10,000	£20,000
5. Loss of one or both feet or legs*	£10,000	£10,000	£20,000
6. Permanent total disability	£10,000	£10,000	£20,000
7. Temporary total disability	Not covered	£50 each week	£100 each week
8. Tuition fees	£2,500	Not covered	Not covered
9. Dental treatment	£1,000	£1,000	£1,500
10. Hospital benefit	£25	£30	£50

* 'Loss of one or both hands or arms' and 'Loss of one or both feet or legs' includes:

- Physical severance at or above the wrist or ankle, or
- The total and permanent loss of use of an entire hand, arm, foot or leg.

Permanent total disability We'll pay up to **your maximum benefit**, if:

- It's been at least 52 weeks since the accident happened, and
- A doctor confirms **you've** suffered permanent damage as a result of the accident, which means **you'll** never be able to carry out any type of work.

To claim for under this section, **your injury** must be so severe that **you'll** never be able to carry out any type of work. **You** can't claim under permanent total disability if **you** can no longer carry out **your** current profession, but are capable of carrying out any other type of work. This is the case even if **you** need to retrain to carry out an alternative type of work.

There's no cover under this section if **you're** retired and have permanently stopped working.

Temporary total disability We'll pay up to 52 consecutive weeks of cover, if, as a result of the accident, **you** can't carry out **your** full work. For example, **you** can't carry out the full duties or days/hours **you** were doing when the accident happened.

If **you** don't have a job or are retired, we'll pay **your** medical expenses due to the **injury** (up to the weekly benefit).

If **you're** self-employed and have had to cancel work due to **your injury**, to claim the weekly benefit **you'll** need to provide evidence showing:

- The work had been arranged before the **injury** occurred, and
- The dates of the work that **you** had to cancel due to the **injury** and the amount **you** would've been paid.

If **you** don't provide this information, we'll only pay **your** medical expenses due to **your injury** up to the weekly benefit.

There's no cover under this section for the first 7 days' of temporary total disability for each accident.

Tuition fees

We'll pay for the cost of a private tutor, if, as a result of the accident, **you** can't attend **your** usual place of education as a full time student.

Hospital benefit

We'll pay up to the **maximum benefit** for each 24 hours **you're** hospitalised as a result of the accident, for a maximum period of 30 days.

We won't pay any amount if:

1. **Your** death, permanent total disability, permanent blindness, permanent deafness or loss of hand(s), arm(s), feet or leg(s) happens more than 24 months after the date **you** were **injured**.
2. The dental treatment isn't directly related to the **riding**, handling and/or **driving** accident.
3. The person injured is under 5 years old.
4. The **injury** or death resulted from suicide, attempted suicide or **you** deliberately injuring yourself.
5. The **injury** or death was caused because **you** deliberately put yourself in danger, unless it was in an attempt to save someone's life.
6. The **injury** or death results from **you** being under the influence of alcohol.
7. The **injury** or death results from **you** taking a drug unless it was under proper medical supervision and not to treat any drug addiction.

Making a claim

Your claim must be submitted within the timescales stated below. **We** won't cover any claims received after these timeframes.

- *Tuition fees, dental treatment and/or hospitalisation* - within 12 months of the **injury** happening.
- *Permanent total disability and/or temporary total disability* - within 18 months of the **injury** happening.
- *Death or anything else* - within 30 months of the **injury** happening.

We'll need:

- A fully completed claim form.
- As each claim will be different, please contact **us** and **we**'ll advise what additional documents are needed.

If you had an old injury or health condition before the accident leading to a claim

If an **injury** is worse because of an old **injury** or health condition that **you** had before the accident, **we**'ll only pay a percentage of **your** claim. The percentage will be based on the amount the old **injury** or health condition affects, or is part of, the new **injury**.

If **you** disagree with the percentage decided, **you** can request that **we** appoint a mutually agreed independent doctor for their opinion. If **you** ask for this to be done, **you** agree to accept the independent opinion and **we**'ll also do the same. **We**'ll pay any costs relating to this.

Wearing protective headgear

You must wear current BSI/European approved protective headgear at all times when **riding a horse**. **We**'ll only cover a claim related to a head injury if **you** do this.

When we'll need medical information from you

After an accident that's led to a claim, as part of the claims assessment there may be times when **we** need **you** to be examined by a medical advisor or doctor. If **we** advise this is needed, **we** can appoint **our** own medical advisers to examine **you** as often as **we** feel is necessary. **We**'ll pay any costs for this.

There are other times **we** may need **you** to be examined by a medical advisor or doctor, or need some other information from **you** before **we** can renew **your** policy. These are explained in '*renewing your policy*' on page 5.

Multiple disabilities

If **you** suffer from more than one of the disabilities numbered 1, 2, 3, 4, 5 or 6 in the table on page 6, **we**'ll only pay a maximum of £10,000 for the Young Rider and Basic plans and £20,000 for the Deluxe plan.

Keeping your policy running after the accident that's led to a claim

You can keep **your** policy running for as long as **you** like after the accident that's led to a claim. If **you** decide to cancel **your** policy, **we**'ll continue to pay up to the **maximum benefit** for the accident that happened while **your** cover for Personal Accident was in place.

Once **we**'ve paid a claim for any of the disabilities numbered 2, 3, 4, 5 or 6 in the table on page 6, all cover for all of these stop. If **you**'ve another accident **you** can't claim for any of these disabilities.

We won't automatically cancel **your** policy if **we** pay a claim under this section. If **you** want to stop cover **you** need to let **us** know and **we**'ll cancel **your** policy from the date **you** ask **us** to do this. **We**'ll refund any amount **you**'ve paid for cover after the cancellation date. **We** won't refund any premium paid for cover before the date **you** tell **us** **you** want cover to stop.

Third Party Liability and Custodial Liability

Cover in these sections apply when **you're in the UK**.

These sections cover against incidents or accidents that happen while **you're riding**, handling and/or **driving a horse**, during the **policy year**, that **you're** legally responsible for.

What we'll pay

- Compensation and claimant's costs and expenses, and
- Legal costs and expenses for defending a claim against **you**.

Each section covers different Liability claims made against **you**:

Third Party Liability Provides cover if due to the incident:

- A third party person is killed, injured or falls ill, or
- Third party property is damaged.

Custodial Liability Provides cover if due to the accident:

- The **horse** is **injured**, dies or needs recovery from a professional rescue service, or
- The horse-drawn vehicle is damaged while **you're driving a horse**.

The *Third Party Liability* and *Custodial Liability* sections each have a separate **maximum benefit**. The **maximum benefit we'll** pay under each section, for each separate incident/accident, is shown on **your** Certificate of Insurance.

What you pay

Your excess – this is the amount **you** pay for each incident where property has been damaged. The excess is £100 for each incident.

To help with **your** understanding of these sections, **we've** provided an example of a claim **we** might receive. For example, a horse escapes from **your** control and is hit by a car. If **you're** legally responsible, the *Third Party Liability* section would cover any injuries to the people in the car and/or damages to the car. While the *Custodial Liability* section would cover injuries to the **horse**.

In this example, **you'd** have one **maximum benefit** to claim for *Third Party Liability* and a separate one for *Custodial Liability*. **You'd** also pay an excess under each section.

Useful information if an incident occurs

We understand that if **you're** in an incident it can be a difficult experience. There are steps **you** can take to help **us** with any claim, including:

- Note the time, date and location
- In as much detail as **you** can remember, note down the circumstances and what happened
- Take down details of the property damaged or the injuries that occurred
- Obtain third party contact and insurance details
- Take pictures
- Obtain the details of any witnesses

You need to follow the below, or we can refuse the claim

Don't admit responsibility and/or negotiate

- **You**, or anyone acting on **your** behalf, must not admit responsibility, agree to pay any amount (including any third party vet bills or expenses) or negotiate with any person following an incident.

Contact our specialist liability team as soon as possible if

- An incident happens that could lead to a claim under these sections. For example (but not limited to) the **horse** causing injury to a third party or damaging third party property. **You** must tell **us** about an incident even if the **horse's** owner has Third Party Liability cover or **you** don't believe that a claim will be made against **you**.

- **You**, or any other person, are advised of any prosecution, inquest or enquiry which could lead to a claim under these sections.

Call 01483 218 781 for injury to a third party and 01483 218 782 for damage to third party property. The lines are open Monday to Friday, 9am to 5pm, excluding Bank Holidays. **You** can also email casualtyclaims@allianz.co.uk.

You'll need to give **us** a description of the circumstances as well as the details of any other insurance cover that may apply, for example, **your** home and contents insurance.

Report the incident to any other insurance company under which you're entitled to claim

You must tell **us** their name and address and **your** policy and claim number with them. **We** won't make any payment for any claim that results from an incident covered by any other insurance.

Immediately send us any writ, summons or legal documents you receive

You or any other person must not respond to any of these documents.

Assist us with your claim

- Give **us** any information connected with the claim **we** ask for (including details of the horse's history)
- Tell **us**, or help **us** find out, all the circumstances of an incident that results in a claim, provide written statements and go to court if needed.
- Allow **us** to take charge of **your** claim and to prosecute in **your** name for **our** benefit.

We won't pay any compensation, costs and expenses:

1. For defending **you** that **we** haven't agreed beforehand.
2. If **you're** legally responsible only because of a contract **you've** entered into.
3. For the death, **injury** or illness of **you**, an **immediate family** member, or anyone who lives with **you** or is employed by **you**.
4. If the **horse**, the horse-drawn vehicle or the property damaged belongs to, or is the responsibility of, **you**, an **immediate family** member or anyone who lives with **you** or is employed by **you**.
5. That result from an incident if **you** haven't followed instructions or advice given to **you** by the owner of the **horse**, or the person responsible for him/her.
6. If the incident happens in an area or place where horses are specifically prohibited, unless the **horse** escapes and enters the area outside of **your** control.

7. For an incident which occurs when the **horse** is tethered or when he/she had escaped from, or has been purposefully released from, a tether.
8. If the **horse you're driving** is attached to a vehicle that needs third party cover under any road traffic law.
9. If all or part of a fence, a wall, a gate or an agricultural crop is damaged.
10. If **you're** legally responsible under the laws of any country, other than the **UK** or members of the European Union.
11. If **you're** responsible for air, water or soil pollution, unless it can be proven that the pollution took place immediately after and as a result of an accident caused by the **horse** or horse trailer or horse-drawn vehicle.

Emergency Veterinary Fees for injury

Cover in this section applies when **you're** in the **UK**.

What we'll pay

If, during the **policy year**, the **horse** is **injured** because of an accident that happens when **you're** **riding**, handling and/or **driving** him/her, and needs immediate **veterinary treatment**, **we'll** pay the cost of:

- The **vet** attending the **horse**,
- **Veterinary treatment** the **horse** has received to treat the **injury**,
- Moving the **horse** from the scene of the accident to the place he/she is usually kept, and
- If recommended by a **vet**, the **horse** being put to sleep at the scene of the accident and disposal of the **horse's** body.

There are restrictions to how long **we'll** cover each **injury**.

How long we'll cover each injury

Your cover has two limits:

- A time-limit for how long **you** can claim for each **injury** after an accident happens, and
- A monetary limit for how much **we'll** pay for each **injury** (this is called the **maximum benefit**).

The Time limit	Your policy covers the veterinary treatment of each injury for up to 24 hours. This starts immediately after the accident happens. After this time all cover for that injury will stop.
The monetary limit	Your policy provides a maximum amount of money for you to claim for each separate injury , known as the maximum benefit . For each injury , the maximum benefit is £1,000.

We won't pay for:

1. **Veterinary treatment** for an **illness**, including treatment that's caused by or related to any **illness**.
2. Any **injury** that happened, or first showed symptoms, before the accident that led to the claim.
3. Any charges made for the completion of claim forms or the cost of any supporting documentation needed as part of **your** claim.
4. A post-mortem examination and/or report.

Making a claim

You must send **us** **your** claim no later than 12 months after the accident that led to the claim. **We** won't cover any claims received after this time.

We'll need

- A fully completed claim form.
- The invoices from the vet practice which show what **you're** claiming for.
- The **horse's** veterinary history for the treatment **you're** claiming for.

The cost of medicines and materials

We'll cover the cost of any medicines or materials that will be used to treat the **horse** for up to 24 hours after the accident. Any medicines/materials used after this time aren't covered by **your** policy.

Dealing with the vet practice

- If a vet practice asks **us** for information about **your** insurance cover, **we'll** only give this to them if they recently treated the **horse**. In this case, **we'll** only tell the vet practice if **you** have an active insurance policy with **us**, and if **you** do – the date cover started, the type of cover in place and the monetary limits of **your** policy.
- If **you** have a valid claim, **we** can usually pay the vet practice directly; however, if **you** ask **us** to do this, **we** have the right to decline **your** request.

Riding Equipment

Cover in this section applies when **you're in the UK**.

What we'll pay

If **your riding equipment** is stolen, damaged or destroyed during the **policy year**, **we'll** pay:

- The cost of repairing the item if it's damaged to bring it back to the same condition it was in before it was damaged, or
- The cost of replacing the item with a new item of the same (or similar) brand, make and type, if the cost of repair is more than the item was worth, or it's stolen or destroyed.

We'll pay up to £1,000 for each incident.

Making a claim

You must send **us** **your** claim no later than 12 months after the loss or damage to **your riding equipment**. **We** won't cover any claims received after this time.

We'll need:

- If stolen:
 - Proof **you** notified the police within 24 hours of discovering the theft
 - Two quotes to replace with a new equivalent item
 - Photos showing damage to the place it was stolen from
- If damaged and repairable:
 - Two repair estimates
 - Photos of the damage
- If damaged and not repairable:
 - A saddler's written confirmation it's beyond repair
 - Two quotes for a new equivalent item
 - Photos of the damage

Notifying the police

If **your** item is stolen or deliberately damaged, **you** must tell the police within 24 hours and get a crime reference number. If **you** don't, **we** can refuse the claim.

Security - when your riding equipment is left unattended

Your items must be kept in one of the below; if not **we** can refuse the claim.

- A locked vehicle - in the boot or a covered luggage area.
- **Your** home - all doors locked with 5 lever mortice deadlocks*.
- A building which **you** don't live in - all doors locked with 5 lever mortice deadlocks*, all windows secured with steel bars/grids and a secure roof.
- A large metal shipping container that can't be moved
 - only covered if **you've** discussed with **us**, **we've** confirmed cover in advance and our agreement is shown on your Certificate of Insurance (agreed before any incident).

Our standard is 5 lever mortice deadlocks on all doors. If **you want us to consider other locks please contact **us**. Cover only applies if **we've** confirmed cover in advance and **our** agreement is shown on your Certificate of Insurance (agreed before any incident).*

We won't pay any amount:

1. If the damage or theft happened before **your** cover started.
2. Due to theft if there's no forcible violent entry to the building or vehicle where the item was kept.
3. For damage caused by:
 - Wear and tear,
 - The actions of moths, insects, vermin or pests,
 - Any other cause that happens slowly.
4. For damage that happens during cleaning, drying or repairing.
5. If **your riding equipment** is stolen or damaged when being used for a business activity or as part of **your** work (whether **you're** paid or not). For example, when someone's using the item in a professional lesson or at a riding establishment.

You must own or be legally responsible for your riding equipment to claim under this section

- If **you** own the item - cover under this section will stop immediately if ownership is transferred to another person or organisation.
- If **you're** legally responsible for its value due to a contract **you've** entered into - cover under this section will stop immediately once the item's returned to its owner. When **you** claim, **we'll** need a copy of the contract which shows **you're** legally responsible.

Other insurances

We won't make any payment for any claim that results from an incident covered by any other insurance, for example **your** home and contents insurance. If there's any other insurance under which **you're** entitled to make a claim **you** must report the incident to that insurance company and tell **us** their name and address and **your** policy and claim number with them.

If your stolen riding equipment is found

If **your** stolen item is found after **we've** paid **your** claim, **you** must repay the full amount within an agreed timeframe.

General conditions that apply to all sections of your policy

You must keep to these conditions to have the full protection of **your** policy. If **you** don't, and the condition **you** haven't kept to relates to a claim, **we** can refuse the claim.

1. Where you live:

- **You** must live in the **UK**.
- If **your** address changes **you** must tell **us** as soon as possible.

Your cover can be affected if **you** provide incorrect information about where **you** live.

2. Precautions:

Throughout the **policy year** **you** must take all reasonable steps to:

- Care for the **horse** **you're riding**, handling and/or **driving**.
- Provide a secure and safe environment for the **horse** to prevent **injury**, illness, theft or straying.
- Control the **horse** to prevent **injury** to a person or another animal and damage or destruction to any property.
- Understand the **horse's** usual behaviour to make sure **you** have the experience, and are able, to **ride**, handle and/or **drive** him/her.

If **we** state that **you've** not taken reasonable steps and **you** disagree, **you** can request that **we** appoint a mutually agreed independent national welfare organisation or **vet** for their opinion. If **you** ask for this, **you** agree to accept the independent opinion and **we'll** also do the same. **We'll** pay any costs relating to this.

3. Paying your premium

This policy is only in force if **you** pay the premium. If **you** pay by Direct Debit instalments and **you** miss an instalment, **you** must pay the outstanding amount within the timescales stated in the reminders **we** send **you**. If **you** don't, **we'll** cancel **your** policy back to the last day **you've** paid for cover. All cover will stop from that date and no further claims will be paid.

4. The changes we can make during the policy year

We'll only change the cover during the **policy year**, if:

- **You** didn't tell **us** about something when **we** previously asked.
- **You** provided **us** with inaccurate information when previously asked (regardless of whether or not **you** thought it was accurate at the time)

We can also change the way **we** communicate with **you** if **you've** used inappropriate, aggressive or threatening language against a member of **our** staff. For example, **we** can refuse to speak with **you** over the telephone and only communicate in writing. The changes **we** can make at the renewal of **your** policy are explained in '*Renewing your policy*' on page 5.

5. Keeping us informed of certain information

Throughout **your** policy **you** need to tell **us** about certain information. The things **you** need to tell **us** about are detailed in **your** Certificate of insurance and it's important **you** check any new documents **we** send to understand the information **we** need. **You** must give **us** full and accurate information, if not it can affect **your** cover and whether **we** pay claims.

6. Providing information

You agree to give **us** any information and documents **we** ask for to administer **your** policy and deal with **your** claim. If a charge is made for this, **you** must pay the charge.

7. Other Insurances

We won't pay any claim for an incident that's covered by any other insurance policy. If **you** can claim under any other cover, **you** need to report the incident to the other insurer and give **us** their name and address and **your** policy and claim number with them.

8. Legal rights against another person

If **you** have any legal rights against another person in relation to **your** claim, **we** can take legal action against them, in **your** name, at **our** expense. **You** must give **us** all the help **you** can and provide any documents related to the claim that **we** ask for.

9. Law and Language:

- The laws of England and Wales apply to this insurance contract.
- Unless **we** agree otherwise the language of the policy and all communications relating to it will be in English.

General exclusions that apply to all sections of your policy

1. **All sections of your policy don't cover any horse that's owned by, or on full loan to:**
 - You,
 - A member of **your immediate family**,
 - Any person who lives with **you**, or
 - Any person who is employed by **you**.
2. **The activities you're taking part in – all sections of your policy don't cover any incident or injury that happens when you're taking part in:**
 - Horseball, arab racing, team chasing, hunter chasing, point-to-pointing, polocrosse, polo.
 - Any unlawful activities.
 - Any professional competition or racing, including but not limited to, point-to-point racing.
3. **Business activities - all sections of your policy don't cover any incident or injury that happens while you're:**
 - Carrying out **your** business activity, profession or occupation.
 - Working for someone, including voluntary work.
4. **Laws and regulations - all sections of your policy don't cover any amount:**
 - If **you** break the **UK** laws or regulations, including those relating to animal health or importation.
 - Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
5. **War risks, and civil commotion – all sections of your policy don't cover any loss or damage caused by, or resulting from:**
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - Riot, Civil Commotion, strikers, locked out workers, persons taking part in labour disturbances or Malicious Persons.
6. **Nationalisation - all sections of your policy don't cover any loss or damage caused by, or resulting from:**

Nationalisation, confiscation, requisition, seizure or destruction by the Government or any public authority.
7. **Terrorism - all sections of your policy don't cover any loss or damage caused by, or resulting from:**
 - Any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism.
 - Any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism.

An Act or Terrorism (Terrorism) means, acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
8. **Radioactive contamination, Biological or Chemical Materials – all sections of your policy don't cover any loss or damage caused by, or resulting from:**
 - Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
 - Any weapon or other device utilizing radioactive material and/or matter and/or ionising radiation and/or atomic or nuclear fission and/or fusion or other like reaction.
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
 - The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event operating or contributing concurrently, independently or in any other sequence to cause the loss or damage.
9. **Disease transfer - all sections of your policy don't cover:**

Any claim that results from a disease transmitted from animals to humans.
10. **All sections of your policy don't cover any amount caused by, or resulting from:**

The pressure waves of an aircraft, spacecraft or anything else travelling at sonic or supersonic speed.

Fraud

Fraud increases the price **you** and all policyholders pay.

If **you**:

- Provide **us** with false information any time,
- Make a false or exaggerated claim with **us**, or
- Make any claim with **us** which involves **your** dishonesty,

We can:

- void your policy,
- decline **your** claim,
- inform the relevant authorities/other organisations, and
- record the details on anti-fraud databases.

If **we** pay a claim and subsequently find the claim was fraudulent, **you** must repay **us** the full amount.

'Void your policy' means:

- **We'll** cancel **your** policy from the date the fraud occurred and no cover will be provided from that date.
- **We** won't offer **you** any new equine or pet insurance policies that are underwritten by Allianz Insurance plc.
- If **you've** claimed, **you** must repay **us** any claim payments that were made from the date the fraud occurred; this is regardless of whether or not all of the claims were fraudulent.
- If any other insurer asks if **you've** had a policy void, **you** need to tell them that **your** policy with **us** was void. If **you** don't, this can invalidate any insurance policy **you** hold with any insurer who asks.

Cancelling your policy

When you can cancel your policy

You can cancel **your** policy at any time with no charge.

- If **you** cancel in the first 14 days of **your** cover starting - **we**'ll refund all of the premium **you**'ve paid.
- If **you** cancel in the first 14 days after **your** renewal date - **we**'ll refund any amount **you**'ve paid for cover after that renewal date.
- If **you** cancel at any other time - **we**'ll refund any amount **you**'ve paid for cover after the cancellation date.

You can find our contact details on the back of this booklet.

As the Rider Plan covers **you** while **riding** horses that **you** don't own, or have on **full loan**, it's important that **you** contact **us** to cancel **your** policy if **you**'re no longer **riding** other people's horses.

When we can cancel your policy

We can cancel **your** policy if:

- **You**'ve been dishonest or fraudulent in any dealings with **us**,
- **You**'ve continued to use inappropriate, aggressive or threatening language against a member of **our** staff despite **our** requests to stop, or
- A **vet** or a welfare organisation informs **us** that **you**'ve been negligent towards any **horse**.

We'll give **you** notice in writing to the address on **your** Certificate of Insurance and refund any amount **you**'ve paid for cover after the date **we** received the information that led to **our** decision to cancel.

We can also cancel **your** policy if **you** don't make payments when due. For details on this please read point 3 in the 'General conditions' section.

Cover following cancellation of a policy

If **your** policy is cancelled or comes to an end for any reason all cover will stop on the date the policy is cancelled/ends and no further claims for any new incidents/accidents will be paid.

Making a complaint

Our aim is to get it right, first time every time. If **we** make a mistake **we**'ll try to put it right straight away. If **we**'re unable to, **we**'ll confirm **we**'ve received **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** can't **we**'ll let **you** know when an answer may be expected.

If **we** haven't resolved the situation within eight weeks **we**'ll issue **you** with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service.

If **you** have a complaint, please contact **our** Complaints Team at:

Petplan Equine
PO Box 222
Huddersfield
HD8 1FQ
Email: petplan.csm@allianz.co.uk
Phone: 0345 075 2028

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If **you** don't refer **your** complaint in time, the Ombudsman will not have our permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Alternatively, **you** can contact the Financial Ombudsman Service directly.

Using **our** complaints procedure or contacting the FOS doesn't affect your legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS). If Allianz Insurance plc is unable to meet its liabilities **you** may be entitled to compensation under the FSCS. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

In the Privacy Notice Summary below you'll see that Allianz is mentioned. Petplan is a subsidiary of Allianz Insurance plc and where we refer to 'we' 'us' and 'our' it means Petplan and Allianz Insurance plc.

Privacy Notice Summary – how we use personal information

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website: <https://www.allianz.co.uk/privacy-notice.html#pn>

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

"When we refer to "we", "us" and "our" in this notice it means Allianz Insurance plc, Allianz Engineering Inspection Services Limited, and Pet Plan Limited, who are all part of the Allianz UK Group which includes insurance companies, insurance brokers and other companies owned by the Allianz UK Group.

Please see link for a detailed list of these companies here:
<https://www.allianz.co.uk/about-allianz/our-organisation.html#azuk>

**Anyone whose personal information we hold has the right to object to us using it.
They can do this at any time by telling us and we will consider the request and either
stop using their personal information or explain why we are not able to.**

If you wish to exercise any of your data protection rights, you can do so by contacting our Data Rights team:

Telephone: 0208 231 3992

Email: datarights@allianz.co.uk

Address: Data Rights team,
Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

Any queries about how **we** use personal information should be addressed to Our Data Protection Officer:

Telephone: 0330 102 1837

Email: dataprotectionofficer@allianz.co.uk

Address: Data Protection Officer,
Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

How to contact us

BY TELEPHONE 0345 072 8899

BY EMAIL petplanequine.service@allianz.co.uk

IN WRITING Petplan Equine
PO Box 222
Huddersfield
HD8 1FQ

WEBSITE petplanequine.co.uk

[Download a claim form](https://petplanequine.co.uk/claims) petplanequine.co.uk/claims
[Track your claim](https://petplanequine.co.uk/claims) petplanequine.co.uk/claims

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