

World Horse Welfare ChampionPlus with Veterinary Membership



Insurance Product Information Document

This insurance is administered by South Essex Insurance Brokers Ltd who is registered in the UK. South Essex Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority. Registered number: 479477.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the World Horse Welfare ChampionPlus with Veterinary Membership Policy document which is available from World Horse Welfare.

What is this type of insurance?

This is an accidental external injury veterinary fees insurance policy for 'ChampionPlus with Veterinary' members of World Horse Welfare.

 What is insured?	 What is not insured?
<ul style="list-style-type: none"> ✓ Veterinary or complementary treatment to treat an accidental external injury during the period of membership and within the geographical limits up to the sum insured. ✓ Maximum of £1,500 per claim and in the aggregate during the period of membership. ✓ Up to 50% of the cost of livery and transport. 	<ul style="list-style-type: none"> ✗ If your horse is under 30 days old. ✗ Any form of use not specified under General Conditions clause 4.1 Use of the Policy. ✗ Any horse that you do not own or have on full loan with a written loan agreement. ✗ Costs for any non-emergency lifesaving surgical operation, MRI, scintigraphy, computerized (axial) tomography, thermography, myelography without our prior written consent. ✗ Any costs as a result of castration, vaccinations, preventative treatment, the removal of wolf teeth or vices/behavioral problems. ✗ Any costs for the destruction of your horse, the disposal of its body or any post mortem examination. ✗ Any costs for vet/complementary treatment your horse receives more than 12 months from the date the accidental external injury was sustained. ✗ The strain of tendons and ligaments. ✗ Illness. ✗ Any trade, business, profession or use of your horse for hire or reward. ✗ Any claim until we receive your horse's passport, other evidence of legal ownership or the loan agreement. ✗ Any costs if there is any other valid and collectible insurance available to you.



Are there any restrictions on cover?

- ! Your policy does not cover any pre-existing condition – an accidental external injury caused by, related to, or resulting from an accidental external injury sustained before the start date of your membership.
- ! We will not pay the excess £135 per claim or the excess under any other insurance available to you.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! The horse is only covered whilst you are an active member of the World Horse Welfare.



Where am I covered?

- ✓ The United Kingdom, the Republic of Ireland and at bases of Her Majesty's Forces overseas.
- ✓ Temporary cover elsewhere in the European Economic Area for up to 30 days in total during the period of membership.



What are my obligations?

- You must take care when answering any questions asked by ensuring that any information provided is accurate and complete.
- You must tell World Horse Welfare as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided, whether happening before or during the period of membership.
- You must take all precautions to prevent accidental external injury, theft, loss or damage.
- In the event of an accidental external injury you must as soon as is practicably possible employ a veterinary surgeon at your own expense and provide proper care and treatment.
- Contact SEIB Insurance Brokers as soon as practicably possible about any event that could lead to a claim.
- Contact SEIB Insurance Brokers should your horse require a surgical operation, MRI, scintigraphy, computerized (axial) tomography, thermography or myelography.



When and how do I pay?

- World Horse Welfare will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- This insurance cover is for the period of your 'ChampionPlus with Veterinary' membership to World Horse Welfare.



How do I cancel the contract?

- This insurance is provided as part of the World Horse Welfare 'ChampionPlus with Veterinary' membership benefits and therefore you have no cancellation rights.

World Horse Welfare are an appointed representative of South Essex Insurance Brokers Ltd which is authorised and regulated by the Financial Conduct authority.