









## World Horse Welfare ChampionPlus with Veterinary Membership Insurance Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is an insurance policy for World Horse Welfare ChampionPlus with Veterinary members of World Horse Welfare.

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|  <h4>What is Insured?</h4> <p><b>Veterinary Surgeon's Fees</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ Maximum of £1,500 per claim and in the aggregate during the period of membership</li> <li>✓ Up to 50% of the cost of livery and transport</li> </ul>  |  <h4>What is not Insured?</h4> <p><b>Veterinary Surgeon's Fees</b></p> <ul style="list-style-type: none"> <li>✗ If your horse is under 30 days old</li> <li>✗ Any form of use not specified under General Conditions clause 4.1 Use of the Policy Document</li> <li>✗ Any horse that you do not own or have on full loan with a written loan agreement</li> <li>✗ Any costs as a result of castration, vaccinations, preventative treatment, the removal of wolf teeth or vices/behavioral problems</li> <li>✗ Any costs for the destruction of your horse, the disposal of its body or any post mortem examination</li> <li>✗ Any costs for vet/complementary treatment your horse receives more than 12 months from the date the accidental external injury was sustained</li> <li>✗ The strain of tendons and ligaments</li> <li>✗ Illness</li> <li>✗ Any trade, business, profession or use of your horse for hire or reward.</li> <li>✗ Any claim until we receive your horse's passport, other evidence of legal ownership or the loan agreement</li> <li>✗ Any costs if there is any other valid and collectible insurance available to you</li> </ul><br> <h4>Are there any restrictions on cover?</h4> <ul style="list-style-type: none"> <li>! The policy does not cover any pre-existing conditions – an accidental external injury caused by, related to, or resulting from an accidental external injury sustained before your cover started.</li> <li>! We will not pay the excess of £165 per claim</li> <li>! The horse is only covered whilst you are an active member of the World Horse Welfare.</li> </ul> |
|  <h4>Where am I covered?</h4>  |  |
| <ul style="list-style-type: none"> <li>✓ The United Kingdom, the Isle of Man and at bases of His Majesty's Forces overseas</li> <li>✓ Temporary cover in the Channel Islands and European Economic Area for up to 30 days in total during the period of membership including transits in and between.</li> </ul>   |  |
|  <h4>What are my obligations?</h4>   |  |
| <ul style="list-style-type: none"> <li>➤ At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.</li> <li>➤ 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 insurance.</li> <li>➤ You must take all reasonable precautions to prevent liability, loss, theft or accidents.</li> <li>➤ In the event of an accidental external injury to your horse, you must as soon as is reasonably possible employ a veterinary surgeon at your own expense and provide proper care and treatment.</li> <li>➤ Contact SEIB Insurance Brokers Ltd as soon as practicable about any event that could lead to a claim.</li> </ul> |  |
|  <h4>When and how do I pay?</h4>   |  |
| <ul style="list-style-type: none"> <li>➤ World Horse Welfare will advise you of the full details of when and the options by which you can pay.</li> </ul>  |  |
|  <h4>When does the cover start and end?</h4>   |  |
| <p>This insurance cover is for the period of your 'ChampionPlus with Veterinary' membership to World Horse Welfare.</p>  |  |
|  <h4>How do I cancel the contract?</h4> <p>This insurance is provided as part of the World Horse Welfare 'ChampionPlus with Veterinary' membership benefits and therefore you have no cancellation rights.</p>   |  |



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