Equine Motor Breakdown Insurance
Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK and managed by Starr Syndicate Management Limited.

Starr Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document.

What is this type of insurance?
Total UK Equine Motor Breakdown Cover – Covering the vehicle if it breaks down no matter who is driving or in control of it.

What is insured?

Roadside Assistance:

- Provide up to 1 hour of labour costs at the roadside to try and repair the fault.
- If we can't repair it, we'll take the vehicle, you and any horse(s) to the nearest available repairer within 50 miles of the breakdown.
- Phone someone to let them know what's happened.

✓ **Misfuelling cover** for draining and flushing the incorrect type of fuel in the vehicle and 10 litres of the correct fuel.
✓ **Lost Keys cover**, for taking the vehicle, you and any horse(s) to a local repairer or where the spare keys are.

Roadside & Recovery:

✓ If the insured vehicle can't be repaired at the scene of the breakdown or at the nearest available repairer by the end of the working day we will:

- Take the vehicle, you and horse(s) to any one place within the UK that you choose.
- If more than 50 miles from your home address we will provide:
  - Vehicle hire up to £250; or
  - Alternative public transport up to £150; or
  - Overnight accommodation (room only basis) for 1 night, up to £75 per person to a total of £500, near where the insured vehicle is being repaired.

So, you can complete your journey & collect the insured vehicle after its repair.

✓ **Replacement Driver cover**, for when the only driver is medically unfit to drive. We will pay the cost for a chauffeur.

Total UK Cover:

✓ **Home Assistance -** if the insured vehicle breaks down within a ¼ of a mile of the home address, we will:
✓ Provide up to 1 hour of labour costs at the roadside to try & repair the fault.
✓ If we can't repair it, we will take the insured vehicle & you to the nearest available repairer.

What is not insured?

For Roadside Assistance:

× If a breakdown is within ¼ of a mile from home.
× Any costs (including labour) incurred for any repairs carried out other than at the breakdown.
× Misfuelling – any resultant damage or failure of any parts caused by incorrect fuel being used.
× Lost Keys – any repairing, replacing, or re-programming of keys.

For Roadside & Recovery:

× Overnight accommodation if the insured vehicle is a Minibus.
× Any breakdown occurring within a ¼ of a mile of the home address.
× Any cost for food, meals or drinks.
× Any fuel & oil costs used in any hire vehicle.
× Any Ferry fares or toll fees.

For Total UK:

× Recovery of any horse(s) if the breakdown occurs within a ¼ of a mile of the home address.

For all cover sections:

× Any legal responsibility, loss or damage or any costs that are covered by any other insurance or breakdown organisation.
× The cost of any parts, components, or materials used to repair or remobilise the insured vehicle.
× Any penalty, parking, congestion or emission charges or any fines.
× Loss of or damage to the insured vehicle or its contents, or any valuables carried in it.
× Breakdowns due to frost damage or failure to maintain the insured vehicle which leads to insufficient oil, coolant, or other fluids (excluding fuel).

Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

! Any claim within the first 24 hours after the policy start date. This does not apply to any renewing policies.

! Cover is for the insured vehicle and anyone driving it, providing they are legally able.

Please refer to your policy wording for full terms and conditions.

Where am I covered?

✓ We will provide cover within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Scottish Isles.

What are my obligations?

- **Before and during the policy:**
- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- You must make sure that the insured vehicle is in a roadworthy condition at all times and it has been maintained and serviced in accordance with the manufacture's recommendations.
- **In the event of a claim or possible claim**:
- If the insured vehicle suffers a breakdown, you must immediately tell the Rescue Control Centre.
- If the insured vehicle is fitted with locking wheel nuts you must carry the key/ tool to remove them.
- Where possible you must stay with the insured vehicle when the Recovery Operator arrives.
- If the insured vehicle is involved in a road traffic accident, you must supply us with your motor insurance details when we ask for this information. You must also report the incident to your insurer immediately.
- Any emergency repairs undertaken at the roadside by recovery agents are temporary and are intended to resolve the immediate breakdown. These repairs cannot be guaranteed, and permanent repairs should be carried out as soon as possible. You are responsible for ensuring that any repairs carried out by a garage are to your satisfaction.

When and how do I pay?

- For full details of when and how you pay, you need to contact your administrator directly

When does the cover start and end?

- Your insurance is a 12 month contract and may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- The start date and end date of your cover are shown in your policy schedule and certificate of motor insurance.

How do I cancel the contract?

- You may cancel the insurance at any time by informing your administrator.
- If you change your mind, you must advise us within 14 days of the start date. We will return any premium paid by you, unless a claim(s) has been made.
- After the 14 day period, you may cancel this insurance by contacting the administrator, telling them of your wish to cancel. There will be no refund of premium.