

Horse Trailer Insurance



Insurance Product Information Document







This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. ERS 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. You can find your policy document at www.ers.com.

What is this type of insurance?

Horse Trailer cover – You are covered for loss or damage caused by accidental damage, fire, theft & third party liability cover.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ 	<p>Whilst your trailer is being loaded and unloaded, you will be covered for any one claim or claims arising out of one incident up to £2,000,000.</p> <p>Third Party Cover for other people using your trailer.</p> <p>Loss of or damage to your trailer as shown in your schedule for accidental damage, fire and theft. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. The most we will pay for the loss of or damage to your vehicle is up to the value shown on your schedule.</p>	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ 	<p>Your policy excesses as shown in policy documentation.</p> <p>Whilst the trailer is being towed by a motor vehicle.</p> <p>Loss or damage due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.</p> <p>Damage to your tyres by road punctures, cuts or bursts.</p> <p>Loss or damage to accessories, contents, wheel clamps or other security devices.</p> <p>Loss or damage to your vehicle by fraud or deception.</p> <p>Loss or damage by theft or attempted theft if left unlocked, anti-theft wheel clamp not fitted, the keys left in or on trailer or reasonable precautions not been taken to protect your vehicle.</p> <p>Trailer taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.</p> <p>Loss from abuse or overloading, neglect or poor maintenance.</p> <p>Loss or damage covered by other insurance policies.</p> <p>Any trailer left overnight on a building or construction site.</p> <p>N.B. Please refer to your policy wording for full terms and conditions.</p>

	Are there any restrictions on cover?
!	Endorsements may apply to your policy, these will be shown in your policy documents.
!	If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.
	Where am I covered?
✓	<p>We will provide the cover shown on your schedule for up to 60 days per trip while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).</p> <p>Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.</p>
	What are my obligations?
-	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.
-	<p>In the event of a claim or possible claim: You will need to pay the agreed excess as shown in your policy documentation.</p>
-	You must not admit to, negotiate on or refuse any claim unless you have our permission.
-	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.
	When and how do I pay?
-	For full details of when and how you pay, you need to contact your broker directly.
	When does the cover start and end?
-	Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
	The start date & time of your policy is !!COVERDATE!! !!COVERTIME!! and will finish on !!EXPDATE!! at 23:59.
	How do I cancel the contract?
-	You may cancel the insurance at any time by informing your broker.
-	If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been written off as a result of a claim, we will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 plus Insurance Premium Tax.