



Or if your complaint refers to Section 4 – Legal Expenses please write to the

Managing Director, First Assist Insurance Services Limited, Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU.

What to do if you are still not satisfied

If you are still not satisfied Royal & SunAlliance and First Assist Insurance Services Limited are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 08018000

e-mail enquiries@financial-ombudsman.org.uk

web: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

For your protection, telephone calls may be recorded or monitored.

The Financial Services Compensation Scheme

Compensation

Royal & Sun Alliance Insurance plc and First Assist Insurance Services Limited are members of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim would be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

How To Claim

To make a claim please contact your Insurance Adviser immediately or in case of emergency out of office hours please contact Agrical Loss Adjusters on 01937 838050.

When making a claim you will be required to have your policy number available.

Summary of Cover

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements that apply to your own policy for full details of the cover. A copy of the policy document is available upon request.

EQUINE COVER		
Significant Features And Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>One of the following classes applies:</p> <ul style="list-style-type: none"> a) Hacking, dressage, pony club, novice hunter trials, driving and showing b) Affiliated show jumping and open hunter trials c) Point to point, team chasing, polo and advanced eventing <p>Death by accident, illness or disease</p> <p>Disposal costs to a maximum £150</p> <p>Theft or straying</p> <p>Public Liability up to £2,000,000</p> <p>Loss of United Kingdom horse passport</p> <p>Equine Legal Protection up to £50,000</p>	<ul style="list-style-type: none"> Slaughter (except on humane grounds) without the consent of the general agent (Section 1) The first 14 days from the inception of the policy arising from illness or disease (Section 1) Destruction of the horse as a result of economic expediency (Section 1) Use in connection with a riding establishment or public rides/fetes (Section 3) The first £100 of each and every third party property damage claim (Section 3) 	<p>Full details of these and the other policy restrictions are shown under the heading of "Sections 1, 2 3 and 4", "Exclusions" and "Conditions" sections of the policy document.</p>
<p>If your horse is over 16 years of age the Veteran package will apply:</p> <p>One of the following classes applies:</p> <ul style="list-style-type: none"> a) Hacking, dressage, pony club, novice hunter trials, driving and showing b) Affiliated show jumping and open hunter trials <p>Death by accidental external injury</p> <p>Disposal costs to a maximum £100</p> <p>Theft or straying</p> <p>Public Liability up to £2,000,000</p> <p>Veterinary fees following accidental external injury up to £1,500 per incident and a maximum of £3,000 in any one period of insurance</p> <p>Equine Legal Protection up to £50,000</p>	<ul style="list-style-type: none"> Slaughter (except on humane grounds) without the consent of the general agent (Cover A) Destruction of the horse as a result of economic expediency (Cover A) Use in connection with a riding establishment or public rides/fetes (Cover C) The first £100 of each and every third party property damage claim (Cover C) The first £100 of each and every claim in relation to veterinary fees (Cover D) 	<p>Full details of these and the other policy restrictions are shown under the heading of "Section 11", "Exclusions" and "Conditions" sections of the policy document.</p>

OPTIONAL EXTENSIONS		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
Personal accident up to £20,000 death and disablement (including £1,000 dental treatment)	<ul style="list-style-type: none"> If the Insured person is under the age of 16 at the time of injury death and disablement will be limited to £10,000 If the Insured person is over 65 years old or under 5 years old The first £50 for dental treatment Use in connection with a riding establishment or public rides/fetes Pre existing physical or mental defects 	Full details of these and the other policy restrictions are shown under the heading of "Section 5", "Exclusions" and "Conditions" sections of the policy document.
Three options for veterinary fees: <ul style="list-style-type: none"> Cover 1 £3,000 per annum Cover 2 £5,000 per incident (maximum £10,000 in any one period of insurance) Cover 3 £5,000 per incident (maximum £10,000 in any one period of insurance) 	<ul style="list-style-type: none"> Cover 1 - The first £95 or 15% of each and every claim Cover 2 - The first £125 or 15% of each and every claim Cover 3 - The first £500 of each and every claim The first 14 days from the inception of the policy arising from illness or disease Any amount exceeding £1,000 if the insured horse is valued for less than £500. 	Full details of these and the other policy restrictions are shown under the heading of "Section 6", "Exclusions" and "Conditions" sections of the policy document
Loss or damage to saddlery and tack with two options: <ul style="list-style-type: none"> Cover 1 £1,000 Cover 2 £2,000 	<ul style="list-style-type: none"> Cover 1 - The first £100 or 10%, whichever is the greater, of each and every claim Cover 2 - The first £120 or 10%, whichever is the greater, of each and every claim Limit of any one unspecified item £350 Theft other than from a totally enclosed and secure building the doors of which are locked by a patent 5five lever mortice deadlock and the windows also to be securely locked. 	Full details of these and the other policy restrictions are shown under the heading of "Section 7", "Exclusions" and "Conditions" sections of the policy document.
Permanent loss of use for accident, illness or disease for 100% if the horse is totally incapacitated or 60% if the horse can still be used for light hacking or breeding	<ul style="list-style-type: none"> The first 30 days from the inception of the policy arising from illness or disease Loss as a result of degenerative disease on any animal over 14 years of age Any condition which is a vice or behavioural problem 	Full details of these and the other policy restrictions are shown under the heading of "Section 8", "Exclusions" and "Conditions" sections of the policy document
Stable loss of up to £500 for cost of alternative stabling	<ul style="list-style-type: none"> Maximum of £50 per week up to a total of £500 	Full details of these and the other policy restrictions are shown under the heading of "Section 9", "Exclusions" and "Conditions" sections of the policy document
Loss of entry fees up to £300 caused by death if insured horse or hospitalisation or intended rider		Full details of these and the other policy restrictions are shown under the heading of "Section 10", "Exclusions" and "Conditions" sections of the policy document
Trailers and horse drawn vehicles for theft or accidental damage	<ul style="list-style-type: none"> When not in use or when left unattended the horse drawn vehicle/trailer must be fitted with a wheel clamp or other effective immobilising device The first £100 or 10%, whichever is the greater, of each and every claim Any trailer/horse drawn vehicle let for hire and reward or being used otherwise than for private purposes Any trailer/horse drawn vehicle whilst participating in any driving trials or competitions 	Full details of these and the other policy restrictions are shown under the heading of "Section 12", "Exclusions" and "Conditions" sections of the policy document