

# Equine Legal Expenses Insurance

## Insurance Product Information Document

This insurance product is provided by Temple Legal Protection which is registered in the UK and is authorised and regulated by the Financial Conduct Authority, FRN 303704.

The following is a summary of the key features of the cover - the full terms and conditions are detailed in the Policy Wording, a copy of which is available on request.

## What is this type of insurance?

Equine Legal Expenses Insurance provides telephone counselling helpline and insurance cover for professional costs and expenses should you experience one of the legal issues covered by this policy.



### What is insured?

- ✓ Personal Injury
- ✓ Injury to a Horse
- ✓ Property Damage
- ✓ Consumer Contract
- ✓ Defence of Horse-Riding Offences
- ✓ Telephone Counselling



### What is not insured?

- ✗ Any claim involving the Insured's use or ownership of a motor vehicle.
- ✗ Legal costs incurred without the Insurer's prior consent.
- ✗ Claims which occurred outside the territorial limits.
- ✗ Legal expenses costs in excess of £50,000 any one claim.
- ✗ Any claims relating to the running of a business.
- ✗ Claims which do not have prospects of success.



### Are there any restrictions on cover?

- ! It must be more likely than not that your claim will be successful for your claim to be accepted.
- ! The Insured is responsible for the first £150 of each and every claim.
- ! Property Damage claims must have a value in excess of £100.
- ! Consumer Contract claims must have a value in excess of £100.
- ! Claims must be brought and conducted within the United Kingdom.
- ! Legal expenses costs are restricted to £50,000 any one claim, £500,000 in any one period of insurance.



### Where am I covered?

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

You must provide full and accurate information to all questions asked.  
Your answers must be true to the best of your knowledge and belief.  
If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.  
Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs.  
Adhere to the terms and conditions of this policy.



### **When and how do I pay?**

The company from whom you have purchased your membership that includes this insurance will advise you the methods by which you can pay.



### **When does the cover start and end?**

Your cover will start from the date you commence or renew your valid membership provided this is within the period of the master insurance noted in your policy documents.



### **How do I cancel the contract?**

The Insurer or the Insured may cancel this insurance by giving 30 days written notice. The premium shall be adjusted on the basis of the Insurer receiving or retaining pro-rata premium save that there will be no refund of premium if the Insured has notified a Claim during the Period of Insurance.

## **Important Information**

### **Insurer**

The insurer for this product is Intact Insurance UK Limited.

### **Claims**

You should notify any claim under the policy to Temple as soon as possible. Completion of a claim form will be required.

### **Complaints**

If you wish to make a complaint about anything other than the sale of the insurance, please notify us at: Compliance Manager, Temple Legal Protection Limited, One Bell Court, Leapale Lane, Guildford GU1 4LY.

If your complaint cannot be resolved you may be entitled to refer the matter to the Financial Ombudsman Service. Full details of the Complaints Procedure are detailed in the Policy Wording.

### **Compensation arrangements**

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim.

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