

HORSE AND RIDER POLICY SUMMARY

This document outlines the main benefits and restrictions associated with an Allianz Horse and Rider Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy booklet and your schedule to ensure that you understand the cover provided by the policy. A copy of the policy booklet is available from the Company on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your schedule. The different sections of cover that are available on an Allianz Horse and Rider Policy are detailed below. Your policy may not include all of these sections or all of the covers within a section. Please refer to your schedule for details.

Benefit	Cover	Main Exclusions
Compulsory Cover		
Third Party Liability	Up to €3 Million	Any costs or expenses for defending you that we have not agreed beforehand.
Optional Covers		
Death of Horse	Up to the value of the horse	If the death results from an injury or illness while taking part in an activity not shown as covered on your Schedule.
Theft or Straying	Up to the Value of the horse	If you or the person looking after the horse has freely parted with the horse, even if tricked into doing so.
Advertising and Reward	€1,000	Any reward to find the horse which was not agreed with us before the reward was set.
Disposal	€1,000	If the death of the Horse is not covered under the Policy.
Saddlery and Tack	Up to €2,000	Any amount in excess of €500 if you cant provide proof of purchase
Vet Fees	Up to €7,500	Illness if the horse is over 17 years old
Permanent Loss of Use	Up to the value of the horse	Any amount if the permanent loss of use happens more than 12 months after the date the Injury happened or the Illness first showed clinical signs.
Rider Personal Accident and Dental	Up to €20,000	Any amount relating to a pre existing medical condition, illness or injury you had before the cover was added to the Policy.
Horse Trailers and Horse Drawn Vehicles	Up to €3,000	Any amount if you do not own the horse trailer or horse drawn vehicle.

These are the main restrictions and exclusions that may apply to your Allianz Horse and Rider Policy. Please read your Policy booklet and your schedule for full details.

Level of Cover	Standard and superior levels of cover are available under the following sections: Third Party Liability, Vet Fees. Permanent Loss of Use and Personal Accident.
Special Conditions	You must adhere to the special conditions that apply under most sections of this Policy.
Excesses	The amount of the excess may vary depending on the section under which you are claiming.
Age of Horse	Illness cover is not provided for horses over 17 years old.
Limits	Maximum inner limits may apply in respect of sections