

7. **You must carry a roadworthy and accessible spare wheel and tyre with your vehicle at all times.**
8. You must keep your vehicle properly maintained and serviced.
9. If you make any alteration to this insurance we may charge an administration fee.
10. We may cancel the insurance by sending 7 days' notice, by recorded delivery, to your last known address. We will refund the part of your premium which applies to the remaining period of the insurance.
11. You may cancel this insurance, without giving us a reason, by sending us written notice and returning the insurance documents within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the withdrawal period. We will return any premium paid subject to a minimum premium of £15 (plus IPT) for the number of days for which we have provided cover, after this time no return of premium is allowable irrespective of circumstances.
12. Your vehicle must display a valid tax disc.
13. If you need to contact us you should do so through the administrators.

Their address is:

Horse Trailer Breakdown Service, South Essex Insurance Brokers, South Essex House, South Ockendon, Essex RM15 5BE. Tel: 01708 850000 Fax: 01708 851520 e-mail: enquiries@seib.co.uk

OUR PROMISE TO YOU

1. We aim to provide a first-class service.
 - If you have any cause to complain about our breakdown insurance, or us please write to the Chief Executive of Equity Red Star. When you do this, quote your insurance document number, which is on your policy schedule. Send your complaint to: Equity Red Star, Library House, New Road, Brentwood, Essex CM14 4GD.
 - After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder and Market Assistance department at Lloyd's to review your case.

The address is:

Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.

- Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS).

The address is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
(This procedure does not affect your rights to take legal action if necessary).

- **Financial services compensation scheme (FSCS):** As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if we cannot pay out all valid claims under this insurance. This depends on the type of policy you have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance you must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. You can get more information about the scheme from the FSCS or you can visit their website at www.fscs.org.uk.

CALL RECORDING

To help us to provide a first-class service we may record your phone calls.

Arranged by



**SOUTH ESSEX
INSURANCE BROKERS**

Over 50 years of excellent service



24 Hour Breakdown Number
0800 389 6360

PLEASE KEEP THIS DOCUMENT WITH YOUR VEHICLE



**SOUTH ESSEX
INSURANCE BROKERS**

A better way to insure

South Essex House, North Road, South Ockendon, Essex RM15 5BE
T: 01708 850000 www.seib.co.uk

South Essex Insurance Brokers Ltd. are authorised and regulated by the Financial Conduct Authority.

**HORSE TRAILER
BREAKDOWN SERVICE**

This document contains

keyfacts®

about your policy

WELCOME TO SOUTH ESSEX INSURANCE BROKERS HORSE TRAILER BREAKDOWN SERVICE

Horse Trailer Breakdown Service operates 24 hours a day, 365 days a year. Our trained staff are equipped with the most up-to-date mapping technology and computers to provide a fast and efficient service using a network of over 1,200 Breakdown Recovery Specialists with access to over 6,000 patrol vehicles.

Unless we have agreed otherwise with you, in writing, this insurance is governed by English Law.

This document is only valid when issued in conjunction with a signed schedule.

WHAT TO DO IF YOU BREAKDOWN

If your vehicle breaks down you must call the **24-hour Rescue Control Centre on 0800 389 6360** or **01277 235 703**. Our trained staff will deal with your request quickly. If you have hearing difficulties, call the minicom number 0800 174647.

Please have the following information available when you phone.

- Your home postcode
- Your name
- The phone number (including the area code) you are calling from.
- The location of the broken-down vehicle, including road numbers or names and landmarks.
- The registration number, make, model and colour.

Please stay with your vehicle until a rescue vehicle arrives.

HORSE TRAILER BREAKDOWN SERVICES

If the vehicle cannot be driven as a result of a breakdown which occurs during the course of a journey and more than one mile from your home, we will provide the services shown on the schedule, as long as you have paid the appropriate premium. Details of each service are shown. We will provide cover for any breakdown and any costs involved with the breakdown, which occur during the period of insurance and within the territorial limits.

Roadside Service

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, Horse(s), you and up to 5 passengers from the place where the vehicle has broken down to the nearest available garage.

Recovery Service

If the vehicle cannot be repaired at the scene of the breakdown or at a nearby garage, we will arrange and pay the cost of taking the vehicle, Horse(s), you and up to 5 passengers from the place where the vehicle has broken down to any one place you choose.

Home Service

If the vehicle breaks down at your home or within one mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the cost of taking the vehicle to the nearest available garage.

Emergency Travel or Accommodation

If a vehicle breaks down while it is more than 50 miles from your home, and it cannot be repaired at the roadside or at a garage during the same day and is not recovered to your home or destination, we will refund the cost of onward travel arrangements or necessary emergency overnight accommodation, for Horse(s), you and up to 5 passengers.

The most we will pay will be up to £400 for:

- alternative road, rail or horse trailer hire to allow you and your party to reach your destination and return: or
- one night’s hotel accommodation for you and up to 5 passengers including stabling costs for Horse(s). (The amount we will refund will only be for the rooms. We will not pay any amount for meals or drinks).

HORSE TRAILER SERVICES

Before you arrange emergency travel or hotel accommodation, you must call the rescue control centre for their agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

Message Service

If your vehicle breaks down and help is arranged by the Rescue Control Centre, they can contact your family or colleagues to let them know about the situation.

CHANGING YOUR VEHICLE

This insurance only covers the vehicle specified in the schedule or reported to and accepted by us. So you must tell SEIB as soon as possible (in writing, by phone or by fax) about any change of vehicle, including details of the registration number, registration date, make and model.

South Essex Insurance Brokers Tel: 01708 850000 Fax: 01708 851520

Cover will only apply to the vehicle shown in the schedule. If you do not tell us about a change of vehicle, the services will not apply to the new vehicle.

DEFINITIONS

We, us, our – Equity Red Star.

Equity Red Star – is made up of the Lloyd’s underwriters who have insured you under this contract. Each underwriter is only liable for their own share of the risk and not for any other’s share. You can ask us for the names of the underwriters and the share of the risk each has taken on.

The administrators – Horse Trailer Breakdown Service, South Essex Insurance Brokers, South Essex House, South Ockendon, Essex RM15 5BE.

You, your – the person named as ‘the insured’ in the schedule.

The schedule – provides evidence that your insurance is in force and shows details such as your name, document number, vehicle and period of insurance.

Document of insurance – this booklet together with the schedule, form your Horse Trailer Membership Document.

Period of insurance – the period of time covered by this insurance (as shown in the schedule).

Breakdown – mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, lack of fuel, lost ignition keys or damage which is caused by an accident, vandalism or theft and results in you not being able to drive your vehicle.

Your vehicle – any vehicle and any attached horse trailer.

Horse(s) – means up to three Horse(s) being transported by the trailer towed by your vehicle.

Home – the place where your vehicle is normally kept.

Territorial limits – within the mainland of England, Scotland, Wales and Northern Ireland.

ABOUT EQUITY RED STAR

Equity Red Star (Syndicate 218 at Lloyd’s) is managed by Equity Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. (Registered number 204851.) Equity Syndicate Management Limited is registered in England and Wales No. 426475. The registered office is Library House, New Road, Brentwood, Essex CM14 4GD.

GENERAL EXCLUSIONS

This insurance does not cover the following.

1. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
2. Any ferry fares or toll fees.
3. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
4. The cost of recovering the vehicle, Horse(s) and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
5. **The cost of any parts, components or materials used to repair the vehicle such as tyres.**
6. Any costs or expenses for any service which is not arranged by the Rescue Control Centre.
7. Breakdowns occurring when the vehicle is carrying more people or Horse(s) than it is designed to carry.
8. Any recovery charges apart from recovery to the nearest available garage if the vehicle breaks down at your home or within one mile of your home.
9. Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing.
10. Any request for service if the vehicle is inaccessible or is immobile off-road and cannot be reached due to snow, mud, sand or flood.
11. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
12. **Loss of or damage to the vehicle or its contents, or any valuables, Horse or animal carried in the vehicle.**
13. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
14. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
 - pressure waves caused by aircraft and other flying objects.
15. Any liability, loss or damage arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000.

1. We will only provide the cover described in this insurance if:
 - you have met all the terms and conditions in this document of insurance;
 - the information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us).If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.
2. This insurance only applies to you and cannot be transferred to anyone else.
3. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Rescue Control Centre.
4. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
5. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end.
6. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.