

EQUICOVER FAQ

What is the standard level of cover offered on an Equicover Policy?

For horses valued up to and including €30k we offer All Risks of Mortality and Theft, Third Party Liability and Personal Accident as standard. (we can offer a bloodstock policy for sport horses over €30K)

What is All Risks of Mortality and Theft?

All Risks of Mortality and Theft covers the market value for your horse, up to the sum insured, in the event of:

- Death of horse – caused by an accidental injury, illness or disease
- Humane destruction
- Theft
- Death or humane destruction directly resulting from theft of the horse which occurs during the policy period

Are there age limits for horses on the policy?

Yes, we cover 30 days old to 17 years inclusive, horses over this may be insured for Third Party Liability and Personal Accident only.

What is the basis of cover in reference to valuation of the animal Insured?

Indemnity is on the basis of Fair Market Value at the time of the loss

Does the Liability extension indemnify others to ride the horse?

Yes. This section extends to include residing family of the Insured & any other person with the Insured's permission.

What is a Justification of Value & how can I provide this?

This is proving the value of the animal. It can be provided in many forms such as:
Proof of Value at Purchase, Performance records, Trainers valuation, Animal Blood lines, etc.

What does Personal Accident cover me for?

Personal Accident Insurance covers you in the event of sustaining a bodily injury whilst riding or mounting or dismounting a horse within the territorial limits.

Is a Veterinary Certificate required?

We require a veterinary certificate for values €10k and over - dated no more than 30 days prior to the inception of the policy.

