Policy booklet
in plain English

For Agria Lifetime Lite, Lifetime and Lifetime Plus Equine Insurance Customers
Please keep this booklet safe

This policy booklet, in conjunction with your Schedule of Insurance, contain full details of your policy, please keep them in a safe place so that you can refer to them if you need to make a claim.

In the event of a claim

Visit: www.agriapet.co.uk/pet-owners/how-to-make-a-claim/ or see the “How to Claim” section on page 15.

To discuss your policy

UK: 03330 30 83 77
Outside UK: +44 (0) 1296 327646

Useful websites

British Equine Veterinary Association (BEVA) - www.beva.org.uk
For information about the association, equine guidance and how to locate a member vet.

The British Horse Society (BHS) - www.bhs.org.uk
For information about the society, equine advice and how to become a member.

Fédération Equestre Internationale (FEI) – www.fei.org
For information about the organisation, governance for equestrian sport and affiliated national equine federations.

RDA Riding for the Disabled Association (RDA) – www.rda.org.uk
For information about the organisation and how to find a group local to you.

Royal College of Veterinary Surgeons (RCVS) - www.rcvs.org.uk
For information about the organisation, veterinary news and how to find a registered vet.

The Veterinary Medicine Directorate (VMD) - www.gov.uk/government/organisations/veterinary-medicines-directorate
For information about the organisation and how to find an accredited retailer.

All documentation is also available in large print, Braille or audio file, please contact us if you require any of these.
Section 1 – Veterinary Fees
Features
Cover is provided for veterinary treatment your horse receives for an illness or injury, including:
- Tooth fractures involving the tooth root up to £450 per period of insurance.
- Costs for euthanasia and disposal of your horse up to £500.
- Complementary treatment up £1,000 per period of insurance.

Significant Exclusions
- The fixed excess and co-insurance amounts you pay towards the cost of treatment your horse receives in each period of insurance.
- Illnesses and injuries that first showed signs before your policy started.
- Illnesses and injuries that happen again and are the same as illnesses and injuries your horse had before your policy started.
- Any horse under the age of 30 days at the start of your policy.

Section 2 – Theft or Straying
Features
The sum insured or market value (whichever is less) of your horse if it is lost or stolen and is not recovered within 45 days.

Significant Exclusions
- If your horse is lost or stolen in the first 14 days after your policy started.
- If you do not report the theft of your horse to the police.
- If you do not report your horse is missing to rescue centres, vets and other organisations.

Section 2a – Death from Illness or Injury
Features
The sum insured up to a maximum of £25,000 or market value (whichever is less) of your horse if it develops an illness or suffers an injury that is so serious that it can permanently only perform the activities listed in activity group one. The illness or injury must be so severe that even the provision of veterinary treatment or continuing care would not restore your horse's ability.

Significant Exclusions
- If your vet and our vet do not agree that your horse can permanently only perform the activities listed in activity group one.
- If the loss of use was caused by an illness or injury that happened while participating in, or relating in any way to participating in an activity that is not included in the activity group shown on your Schedule of Insurance.
- If the loss of use was caused by an Illness or injury that happened while engaged in, or is related in any way to engaging in, an activity it now cannot participate in.
- If the loss of use is caused by an Illness or injury that happened while engaged in, or is related in any way to engaging in, an activity which is not included in the activity group shown on your Schedule of Insurance.

GENERAL SIGNIFICANT EXCLUSIONS
- Any horse under the age of 30 days at the start of your policy.
- Any incident, illness, injury, death or other event occurring outside the UK.
- War, terrorism, revolution and similar events, nuclear and radioactive contamination.
- The use of your horse for racing under British Horseracing Authority rules.
- Illnesses that horses are usually vaccinated against if your horse has not been vaccinated.

GENERAL SIGNIFICANT CONDITIONS
- The policy is an annual contract of insurance and you must pay the full annual premium.
- If you miss a payment we may make an administration charge.
- If your bank tells us they cannot make your payment we will try to collect it again.

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<th>GROUP</th>
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<td>Group 1 activities plus:</td>
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<td>Group 1 &amp; 2 activities plus: Show jumping - 110cm &amp; under (U/A or Affiliated)</td>
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<td>Driving - Non-competitive</td>
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<td>Competitive driving - excluding harness racing (inclusive of pacing and trotting)</td>
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<td>Group 1, 2, 3 &amp; 4 activities plus:</td>
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<td>Eventing - Advanced</td>
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<td>Polocrosse</td>
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<td>Team chasing - 90cm and above</td>
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CONTRACT OF INSURANCE

This is an annual insurance contract and to obtain the full benefit of the contract you must pay the full annual premium either in one payment or monthly installments. If we accept your application and premium and an illness, injury, loss, theft or damage happens in the period of insurance, we will provide the cover explained in the following pages and on your Schedule of Insurance. The cover provided, unless explained otherwise, is based on your financial loss which is the amount of money the illness, injury, loss, theft or damage has cost you. This policy booklet and your Schedule of Insurance make up your contract of insurance. You will need to read both to fully understand what is and what is not covered.

DEFINITIONS

Any word or expression that has a specific meaning is shown in bold and has the same meaning throughout this policy.

Activity Group

Means the activities that your horse is used and insured for. The activities are detailed in the Activity Group table (see page 3) and the activity group you have selected to insure your horse for is shown on your Schedule of Insurance.

Approved Farrier

A person who is registered with the Farriers Registration Council.

Bilateral Disorder

Means any medical disorder that can affect parts of your horse’s body that it has one of on each side of its body, including ears, eyes, knees, front and back legs and feet, sensory ligaments, hips, shoulders and elbows.

Clinical Sign(s)

Changes to your horse’s normal healthy state, its physical appearance, its bodily functions or behaviour.

Co-Insurance

The percentage shown on your Schedule of Insurance. This is the percentage that you must pay towards the cost of:

• veterinary treatment,
• complementary treatment,
received during each period of insurance.

We calculate the percentage amount on the amount left after the fixed excess is deducted.

Complementary Treatment

Means:

• Veterinary Physiotherapy (including Laser Therapy, Pulsed Magnetic Field Therapy, Shock Wave Therapy and Light Therapy) carried out by a vet or a member of a veterinary practice supervised by a vet.
• Veterinary Physiotherapy (including Laser Therapy, Pulsed Magnetic Field Therapy, Shock Wave Therapy and Light Therapy), osteopathy, chiropractic treatment recommended by a vet and provided by a level 5 or above qualified and registered Veterinary physiotherapist, osteopath or chiropractor.
• Acupuncture carried out by a vet.
• Hydrotherapy recommended by a vet and provided by a member of a veterinary practice supervised by a vet or a qualified equine hydrotherapist who is a member of the Institute of Equine Hydrotherapists (IEH).
• Herbal medicine
• Any consultation fee to administer any of the above.
• Any costs for a general anaesthetic or sedation given to administer any of the above.

Cooling Off Period

The 14 days after:
• the date your policy first started; or,
• the date you received your first policy booklet and Schedule of Insurance after your policy first started; or,
• the renewal date of your policy.

Fixed Excess

The amount specified on your Schedule of Insurance. This is the fixed amount you pay towards veterinary treatment and complementary treatment, received during each period of insurance.

The fixed amount is applied once per period of insurance for the veterinary treatment your horse receives. When your horse receives veterinary treatment or complementary treatment that carries on into the next period of insurance and any more periods of insurance, the fixed amount applies to the treatment and therapy your horse receives in each period of insurance and you must pay two or more fixed excess, one for each period of insurance.

Illness

Any change to your horse’s normal healthy state; sickness, disease, bilateral disorder, defects and abnormalities, including defects and abnormalities your horse was born with or which were passed on by its parents.

Illness in the First 14 Days

• An illness that first showed clinical signs in the first 14 days after your policy started; or,
• an illness that is the same as, or has the same diagnosis or clinical signs as an illness or clinical sign your horse had in the first 14 days after your policy started; or,
• an illness that is caused by, relates to, or results from, an illness or clinical sign your horse had in the first 14 days after your policy started; even if the illness or clinical sign(s) appear or happen in or on, different parts of your horse’s body.

Injury(ies)

Physical damage or trauma caused by an accident.

Insurer

Agria Försäkring which is the UK branch of Försäkringsaktiebolaget Agria (publ).

Market Value

The price generally paid for a horse of the same age, breed, bloodline, sex and ability as your horse immediately before the injury happened or the illness first showed clinical signs.

Maximum Benefit

The amount shown in the Your Cover section of your Schedule of Insurance as the most we will pay under each policy section for each incident or period of insurance.

Period of Insurance

The time your policy lasts, as specified on your Schedule of Insurance.

Policy

Your policy booklet and Schedule of Insurance which make up your insurance contract.

Pre-existing Illness or Injury

• An injury that happened, or an illness that first showed clinical signs before your policy started; or,
• an injury or illness that is the same as, or has the same diagnosis or clinical signs as an injury, illness or clinical sign your horse had before your policy started; or,
• an injury or illness that is caused by, relates to, or results from, an injury, illness or clinical sign your horse had before your policy started; no matter where the injury, illness or clinical sign(s) are noticed or happen in, or on, your horse’s body.

Prosthesis

An artificial body part or implant, other than rods, screws and plates.

Schedule of Insurance

The document showing your details and your horse’s details, the cover you have chosen, the amount you pay towards a claim (the excess), the dates of your policy and anything extra not covered by your policy. This document is part of your insurance policy.

Sum Insured

The amount selected by you that we have accepted as the most we will pay, as shown on your Schedule of Insurance.

LAW APPLICABLE TO THIS POLICY

Your policy is governed by English Law unless you and we have agreed otherwise.

RIGHTS OF THIRD PARTIES

You and we are the only parties to this insurance. No other person has any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance, but this does not affect any right or remedy of a third party which exists or is available apart from this Act.

UK

Means England, Northern Ireland, Scotland, Wales and Jersey.

Veterinary Treatment

Means any examinations, consultations, advice, tests, diagnostic tests or scans, prescribed medication, bandages, surgery, hospitalisation, nursing and care carried out by a vet or a member of a veterinary practice supervised by a vet.

Vet(s)/Vets

A person registered with the Royal College of Veterinary Surgeons.

We/Us/Our

Agria Pet Insurance Limited acts as agents representing the Insurer.

You/Your

The policyholder(s) named on your Schedule of Insurance.

Your Horse(s)

The horse shown on your Schedule of Insurance.
SECTION 1. VETERINARY FEES

We will pay

The cost of:

1. **Veterinary treatment** your horse receives during the **period of insurance** for an illness or injury. Your horse must show clinical signs of an illness or injury at the time of your vet’s visit. Cover for the conditions and or treatments listed below are subject to the restrictions and or criteria specified:
   - Lameness, movement disorders and back pain.
   - Precautionary requirements:
     - Your horse must be given sufficient rest between competitions.
     - Dentistry
     - Root tip abscess:
       - Up to the **maximum benefit** for the examination and treatment of root abscesses.
     - Tooth fracture:
       - Up to £450 per **period of insurance** for a tooth fracture involving the tooth root.
     - The damaged tooth must not be affected by caries, chronic infection of the oral cavity or by feed packaging.
     - Farriery and remedial shoes:
       - Up to the **maximum benefit** for farriery and remedial shoes if the treatment is for laminitis, a coffin bone fracture, a coffin bone fissure, hoof wall separation, abscess, perforation, hoof cracks/keratoses, or traumatic hoof injuries.
       - Farriery and remedial shoes must have been carried out at a horse clinic or if your vet referred the work to an approved farrier in the field. The referral must be included with the claim report.
       - Correction of crooked legs) in foals up to the **maximum benefit**.
     - Magnetic Resonance Imaging (MRI) and Computerised Tomography (CT) scans
       - The scan must be approved by us before it is carried out.
   - Osteochondrosis and bone/cartilage fragments
     - The following condition must be met to be covered for veterinary treatment:
       - A vet must determine that the osteochondrosis and bone/cartilage fragments caused clinical signs of an illness or injury in your horse.
     - Euthanasia and disposal of your horse up to £500 if your horse is euthanised due to an illness or injury covered by your policy. A vet must certify that your horse had to be euthanised.
     - Medication that your vet orders, sells or prescribes in connection with examining or treating your horse.
     - Complementary Treatment up to £1,000 per **period of insurance** provided it started no later than 30 days after the last veterinary treatment.

The amounts for euthanasia and disposal, medication and **complementary treatment** are all included in the **maximum benefit** for this policy section.

We will not pay

1. The fixed excess and co-insurance percentage shown on your Schedule of Insurance. These do not apply to the costs of euthanasia or disposal.
2. Costs resulting from a pre-existing illness or injury.
3. Costs resulting from an illness in the first 14 days of your policy. This does not apply to:
   - Acute colic.
   - Shipping fever/pleuropneumonia
   - Pneumonia
   - the first 14 days of the second or subsequent consecutive **period of insurance**.
4. The cost of **veterinary treatment** received when the policy is not in force.
5. More than the **maximum benefit** for this policy section.
6. Any costs for **veterinary treatment** for an illness or injury that has been ongoing for more than 12 months from the first clinical signs, unless a diagnosis has been made.
7. Costs for and resulting from:
   - Preventive veterinary treatment.
   - **Veterinary treatment** you choose to have carried out that does not treat an illness or injury.
   - Post mortem examinations.
   - Routine examinations, routine tests, routine treatment for your horse’s general wellbeing and tests to investigate the general health of your horse.
   - Routine castration, other than the costs of **veterinary treatment** for complications arising from this procedure.
   - Vaccinations, other than the costs of **veterinary treatment** for adverse reactions arising from the vaccinations.
   - Removing retained foetuses unless your horse was less than 18 months old when it was first insured with us and cover has continued in an unbroken series of periods of insurance.
   - Routine blood tests and urine tests.
   - Heart screening, blood or urine tests before a general anaesthetic or sedation if your horse’s age, medical history, or clinical signs immediately before this is carried out do not suggest it has an identifiable and significant risk from the general anaesthetic or sedation.
   - Samples taken to analyse and determine antibodies or antibody titres.
   - Sharps containers or bins.
8. Any costs if your horse suffers an injury that:
   - happened while participating in, or
   - is related in any way to participating in an activity that is not included in the activity group shown on your Schedule of Insurance.
9. The cost of any hydrotherapy session if it is performed to help your horse lose weight.
10. Any costs related to dental or gum illness other than that listed in We will pay Point 1.
11. Any costs for the removal of wolf teeth, other than the costs of **veterinary treatment** for complications arising from this procedure.
12. Any costs for farriery and remedial shoes other than that listed in We will pay Point 1.
13. Any costs for **complementary treatment** that are not recommended by a vet and are not carried out under the direction of a vet.
14. Any costs for or resulting from behavioural disorders, temperament issues, hypersexuality or stereotypical behaviours.
15. Any costs for:
   - Matrix Energy Field Therapy
   - Reiki massage
   - Faith healing
   - Homeopathic medicine.
16. Costs for or resulting from:
   - Transplats.
   - The cost of any prosthesis, including any **veterinary treatment** needed to fit the prosthesis.
   - Experimental **veterinary treatment**.
17. Any costs for or relating to the production of a 3D printed model which is used for the planning of your horse’s surgery.
18. The cost of:
   - Your horse’s stay, including any costs for examinations unless it is **veterinary treatment** which can only be given at a veterinary hospital.
   - Application of topical medication or injections to your horse, other than those that should only be administered by a vet or a member of a veterinary practice.
   - Transporting your horse to a veterinary practice between veterinary practices or to move your horse within a veterinary practice.
   - Your vet’s travel expenses.
   - Moving, transporting, bathing, hospitalisation, boarding fees and travel expenses caused by or resulting from your horse’s weight or your personal circumstances.
19. The cost of any additional **veterinary treatment** required because you are unable to administer medication due to your personal circumstances.
20. The cost of prescribed medication purchased from an online retailer unless the online retailer is listed in the Veterinary Medicine Directorate’s accredited internet retailer scheme.
21. Any costs for treatment that is of a non-veterinary nature which you could carry out, except where a vet confirms that this must be performed by a vet or a member of a veterinary practice, for example controlled exercise and using horse-walkers.
22. Costs to euthanise or dispose of your horse:
   - A vet can treat it and it is humane to keep it alive.
   - It is euthanised because it is aggressive unless an illness or injury covered by this policy section causes it to be aggressive.
   - Your horse’s condition did not meet the current BEVA Guidelines for the Destruction of Horses.
23. The costs to:
   - Fill in and send a claim form.
   - Refer your horse to another veterinary practice.
   - Admit your horse to a veterinary practice.
   - and the cost of:
     - Postage, packaging, importing medication and using a courier.
     - Obtaining urgent laboratory and/or diagnostic tests when your horse is not immediately at risk from a life-threatening illness.
24. The cost of out of hours fees unless an illness or injury:
   - happens or shows the first clinical signs; or
   - significantly deteriorates, after 6 pm and before 8 am, during a weekend or during a bank holiday.
25. Additional fees for fitting your horse into the working schedule of a veterinary practice between the hours of 8 am and 6 pm on a Monday to Friday, excluding Bank Holidays.
26. Vet’s administration costs and other charges a vet makes for things that do not directly involve the vet’s expertise in treating an illness or injury.
27. The cost of housing, including bedding needed for the **veterinary treatment** or wellbeing of your horse.
28. Any costs for hiring or purchasing equipment or machinery.
29. Any costs for stable, livery, grazing, feeding or the general caring of your horse.
30. Any costs resulting from anything related to Breeding or Fertility risks.
31. Veterinary treatment or complementary treatment received outside the UK.

Conditions applicable to Vet Fees
1. What you must do:
   a. If you decide to seek a second opinion as you are dissatisfied with the veterinary treatment or diagnosis provided by your vet, you must tell us prior to arranging an appointment with a different vet. We will not help you with any costs in relation to the second opinion if you fail to tell us. We may require you to use a vet of our choosing and if so, you must use that vet. We will not help with any costs in relation to the second opinion if in our view your horse currently has the correct diagnosis and is receiving the correct veterinary treatment.
   b. You are responsible to ensure that your vet is paid within their stated time frame.
      • We will deduct any additional charge(s) incurred for late payment from your claim settlement if they are added to the veterinary treatment costs.
      • If a discount is provided for prompt payment by the vet or therapist, you must pay them in the qualifying period. We will deduct the amount of the discount that would have been applied from your claim payment, if you do not pay the vet or therapist in this time.
2. What we may do:
   • We may require our vet to be involved in the treatment of your horse:
      - We may ask our vet to review your horse’s medical history and if we do you must arrange for our vet to examine your horse.
      - We may require for your horse’s veterinary treatment to be agreed by both our vet and your vet before it is performed. We will tell you if the above is required, which will then apply, from that time, to any ongoing and future veterinary treatment, unless we advise you otherwise.
3. Purchases not made from a vet:
   • A vet must confirm:
      - that the purchases are necessary to treat the illness or injury, and
      - the quantities required to treat the illness or injury, in order for you to claim for them.

How to Claim
1. Please make sure that you comply with the “Claims Conditions” and “How to Claim” conditions on pages 14 and 15.
2. Follow the instructions on the “Make A Claim” section of our website.
3. If it is more convenient, your vet agrees and we agree, we can make payments directly to your vet. You can ask us to do this when you make a claim.
4. If you submit a claim you must tell us whether to pay you or your vet. If a claim is submitted by your vet, you accept that we will pay who your vet has indicated.
5. If you claim for medication bought on the internet, from a chemist or from a pharmacy you must provide a copy of the prescription from your vet and the purchase receipt.

SECTION 2. DEATH, THEFT OR STRAYING AND LOSS OF USE
Section 2a, 2b and 2c only apply if you chose them and they are shown in the Your Cover section of your Schedule of Insurance.

SECTION 2A. DEATH FROM ILLNESS OR INJURY
We will pay
The sum insured (or market value, whichever is less), up to the maximum benefit for this policy section if your horse dies or is euthanised by a vet during the period of insurance as a result of an illness that first shows clinical signs or injury that happens during the current or a previous consecutive period of insurance. The illness or injury must be so serious that it would be inhumane, even with the provision of veterinary treatment or continuing care, to keep your horse alive.

If your horse is euthanised its condition must have met the current BEVA Guidelines for the Destruction of Horses.

We will not pay:
1. Any costs if your horse is euthanised and its condition did not meet the British Equine Veterinary Association (BEVA) Guidelines for the Destruction of Horses.
2. If your horse dies from a pre-existing illness or injury.
3. If your horse dies as a result of an illness in the first 14 days of your policy. This does not apply to:
   • Acute colic
   • Shipping fever/pleuropneumonia
   • Pneumonia
   • the first 14 days of the second or subsequent consecutive period of insurance.
4. Any costs if you do not tell us about your or your vet’s decision to euthanise your horse prior to it being performed, unless your horse was suffering to such an extent that your vet believed that immediate euthanasia was necessary and that there was no time for you to tell us.
5. If your horse dies from or as a result of pregnancy and giving birth.
6. Any costs for the death of an unborn foal, embryo or foetus.
7. If a vet can treat your horse and it is humane to keep it alive.
8. If your horse is euthanised because it is aggressive unless an illness or injury covered by this insurance caused the aggression.
9. If your horse is euthanised due to a behavioural disorder, temperament issue, hypersexuality or stereotypical behaviours.
10. Any costs if your horse dies or has to be euthanised as a result of medical treatment that was not administered by a vet or under the direction/supervision of a vet.
11. Any costs if your horse dies or has to be euthanised as a result of an illness or injury that:
   • happened while participating in, or
   • is related in any way to participating in, an activity that is not included in the activity group shown on your Schedule of Insurance.
12. Any amount unless your vet certifies that your horse is dead.
13. If your horse dies as a result of extremes of temperature from being left unattended in a horse box or trailer.

Conditions applicable to Death from Illness or Injury
1. Post-Mortem examination
   You must allow a post-mortem to be performed on your horse if it died or was euthanised if the underlying cause of illness or injury was unable to be determined. You will not require to have a post-mortem performed on your horse if we grant an exception. You must contact our vet or the claims handler for an assessment. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed when the post-mortem examination has been requested by us.
2. Identification:
   If your horse does not need to undergo a post-mortem, you must have a vet certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse’s name, breed and colour, as well its chip, registration or ID number. If you are unable to reach a vet you must contact us.
3. Sum insured:
   The sum insured is reduced by 20% per period of insurance to a minimum of £500, from the first renewal of the policy after your horse reaches 16 years of age.
4. Condition of your horse:
   a. Your horse’s condition must have met the BEVA Guidelines for the Destruction of Horses to claim for euthanasia under this policy. We recommend that you contact your vet to establish whether your horse’s condition meets the required criteria to submit a claim under this policy. If a claim is submitted by your vet, we will consider whether it is covered by this insurance caused the illness or injury.
   b. If there is a disagreement between your vet and our vet as to whether your horse’s condition meets/matches the BEVA Guidelines for the Destruction of Horses, we will appoint an independent vet, agreed by you, to arbitrate and you and we agree to accept the independent vet’s decision. We will pay the costs for this.
5. What you must do:
   a. If a decision is made to euthanise your horse, you must contact us before it is carried out, as we and/or your vet may need to discuss the decision with your vet prior to us confirming that you can make a claim. The only exception to this is if your vet believes that your horse needs to be euthanised immediately due to its level of pain.
6. What we may do:
   a. We may refer your horse’s medical history to a vet of our choosing and you must arrange for your horse to be examined by the chosen vet, if we request it. We will pay the costs for this.
   b. We will not pay any claim until we receive your horse’s passport or purchase receipt, which shows you as the owner.
   c. If we have already paid you a claim settlement under Section 2c. Loss of Use, we will deduct this amount from your claim.
   d. If we pay a claim under this section, we will cancel your policy effective from the day after your horse’s death.

How to Claim
1. Please make sure that you comply with the “Claims Conditions” and “How to Claim” conditions specified on pages 14 and 15.
2. Send us a letter explaining what you are claiming for, confirmation from your vet of your horse’s death, along with the purchase receipt.

SECTION 2B. THEFT OR STRAYING
We will pay
If your horse is stolen or goes missing during the period of insurance we will pay the sum insured or market value (whichever is less) of your horse up to the amount declared on your Schedule of Insurance.
We will not pay
Any amount if:
1. Your horse has been missing for less than 45 days.
2. You do not notify the police if your horse is stolen.
3. You do not report your horse is stolen or has gone missing to:
   • The appropriate local authority within 48 hours of your horse going missing,
   • Your vet.
   • Other local vets.
   • Local animal rescue centres.
4. Your horse is stolen or goes missing in the first 14 days after your policy started (this does not apply to the first 14 days of the second or subsequent consecutive period of insurance).
5. Your horse is taken by someone to obtain a ransom payment from you.
6. The person looking after your horse parted with it freely.
7. An employee's dishonesty caused the loss or theft of your horse.
8. Your horse is left in an unlocked vehicle.
9. You cannot provide at least two of the following:
   • Your horse's purchase receipt.
   • A record of where the money to pay for your horse came from.
   • Your horse's veterinary history.
   • Your horse's vaccination certificate.
   • A photograph of you and your horse.

Conditions applicable to Theft and Straying

1. Sum insured:
   The sum insured is reduced by 20% per period of insurance to a minimum of £500, from the first renewal of the policy after your horse reaches 15 years of age.

2. What you must do:
   a. You must notify:
      • The police as soon as you are aware that your horse is missing.
      • Us within 7 days of you being aware that your horse is missing.
   b. To submit a claim for Theft or Straying:
      • Your horse must have been missing for 45 days, and
      • You must advertise that your horse has gone missing and supply evidence of the advertising when you submit a claim.
   c. If your horse is found or recovered you must repay the amount we have paid for your horse.

3. What we will do:
   a. We will not pay any claim until we receive your horse’s passport or purchase receipt, which shows you as the owner.
   b. If we have already paid you a claim settlement under Section 2c. Loss of Use, we will deduct this amount from your claim.
   c. If we pay a claim under this section, we will cancel your policy effective from the day your horse went missing.

How to Claim

1. Please make sure that you comply with the “Claims Conditions” and “How to Claim” conditions specified on pages 14 and 15.
2. You must notify, within 48 hours, the appropriate local authority and provide evidence of this notification. You must also notify your vet, other local vets and rescue centres in your vicinity.
3. After 45 days send us a letter explaining what you are claiming for and the date your horse went missing, along with two of the required documents/photograph:
   4. Your horse’s purchase receipt.
   • A record of where the money to pay for your horse came from.
   • Your horse’s veterinary history.
   • Your horse’s vaccination certificate.
   • A photograph of you and your horse.
   • A copy of any advertisement(s) to help find your horse.
   • Evidence that you have notified the theft of your horse to the police, or if it is missing evidence that you have reported this to the local authorities, your vet and local vets.

SECTION 2C: LOSS OF USE

We will pay:
Up to the sum insured to a maximum of £25,000 (or market value, whichever is less) if your horse develops an illness or suffers an injury that is so serious that it can permanently only perform the activities listed in activity group one. The illness or injury must be so severe that even the provision of veterinary treatment or continuing care would not restore your horse’s ability.
If your horse has permanent reduced capacity following an illness or injury we will pay up to a maximum of £25,000 for the difference between the value insured, as shown on your Schedule of Insurance, and the current value of your horse, if your vet confirms that it is humane to be kept alive and that the provision of veterinary treatment or continuing care would not restore your horse’s ability. You must then arrange for your horse to have the loss of use freeze mark after we have advised you about the compensation. You must also make a written undertaking that you will not use your horse in training or competition, or allow anyone else do so. You must inform any new owner about the agreement made with us, if the owner of your horse changes.
We will not pay:
1. More than the sum insured.
2. Any amount if your vet and our vet do not agree that your horse can permanently only perform the activities listed in activity group one.
3. If the loss of use is caused by a pre-existing illness or injury.
4. If the loss of use results from an illness in the first 14 days of your policy. This does not apply to:
   • Acute colic
   • Shipping fever/pleuropneumonia
   • Pneumonia
   • The first 14 days of the second or subsequent consecutive period of insurance.
5. Any amount if your horse has never engaged in, or been trained to do, the activity it now cannot participate in.
6. Any amount if the loss of use is caused by an illness or injury that:
   • happened while engaged in, or
   • is related in any way to engaging in, an activity which is not included in the activity group shown on your Schedule of Insurance.
7. Any amount if your horse is not allowed to take part in any competition because of any blemish or scar or any regulations about horses that have had a holiday operation or any other operation for a respiratory system disorder.
8. Any amount unless the illness or injury prevents your horse from physically taking part in an activity.
9. Any costs for the lack or loss of breeding suitability.
10. Any costs for the unsuitability for use on breeding hygiene grounds.
11. If we have paid a claim under this policy section, we will not pay any further costs for loss of use and cover under this section will cease from the date of the claim payment.

Conditions applicable to Loss of Use

1. What you must do:
   a. Upon the agreed settlement of your claim, you must arrange for your horse to have the loss of use freeze mark placed on it. We will make the payment to the freeze mark company directly, but the cost of this will be deducted from your claim settlement. We will not make any claim payment until we have received confirmation that the freeze mark has been performed. We will not require the placement of a freeze mark if you decide to euthanise your horse, but we will require confirmation from a vet that your horse has been euthanised before we issue the claim payment.
   b. What we will do:
      a. At the first renewal after your horse turns 17 years of age, Section 2c. Loss of Use will be removed from your policy and all cover under this section will cease.
      b. We will not pay any claim until we receive your horse’s passport or purchase receipt, which shows you as the owner.
   c. Veterinary evidence:
      a. If your vet believes that your horse can permanently only perform the activities listed in activity group one, you must send us a report from your vet which provides details of your horse’s illness or injury and their reasons for their belief.
      b. Both our vet and your vet must agree that your horse can permanently only perform the activities listed in activity group one. If they disagree we will appoint an independent vet, agreed by you, to review your case and/or examine your horse and you and we agree to accept the independent vet’s opinion. We will pay the costs for this.
   d. Your horse’s remaining value:
      The amount that your horse is now worth, which is based on the activities that it can still perform, will be deducted from your claim payment. If you disagree with us regarding the value of your horse, an independent professional can be appointed who you and we agree on and both you and we agree to accept this person’s verdict. We will pay any costs for this.
5. Ownership of your horse in the event of a paid claim:
   If we pay a claim under this policy section it does not mean that ownership of your horse is transferred to us. You will still remain the owner of your horse.
GENERAL EXCLUSIONS
We will not provide cover under any policy section for, connected to or resulting from:
1. Your horse being less than 30 days old when you take out the policy.
2. Anything that happens outside the Territorial Limits.
3. A criminal court case.
4. Any fines, penalties or compensation that a court requires you to pay.
5. You behaving or acting in an unlawful manner.
6. War, invasion, act of foreign enemies, civil war, rebellion, revolution, insurrection or military or usurped power.
7. Any act of force or violence, including:
   • biological, chemical and/or nuclear force or contamination, or;
   • the threat of biological, chemical and/or nuclear force or contamination, by anyone;
   • acting alone, or;
   • acting for any organisation(s) or government(s), or;
   • connected with any organisation(s) or government(s), carried out;
   • for political, religious, ideological or similar reasons, or;
   • to influence any government(s), or;
   • to put any question of the public in fear.
8. Insuring radiations or contamination by radioactivity from:
   • any nuclear fuel.
   • any nuclear waste.
   • the combustion of nuclear fuel.
9. The radioactive, toxic, explosive or other hazardous properties of any nuclear installation or part of any nuclear installation.
10. Your horse if it is euthanised following an order by a Government, local authority or any person who has the legal authority to make the order.
11. A deliberate act by you, a member of your family, someone who works for you, someone who lives with you, or the person who was looking after your horse.
12. A claim covered by any other insurance, other than:
   • the instalments for the rest of the period of insurance,
   • an administration charge; and,
   • is related in any way to an activity not covered by your policy.
13. We cannot choose and do that can affect your policy.
14. A claim made or which is covered by a new insurance or a new insurance policy.
15. If after receiving your Schedule of Insurance and policy booklet, you decide that you would not like to proceed with the insurance, you can cancel your policy in the cooling off period. In this case, please contact us by telephone or in writing within this period and provided you have not made a claim, we will cancel your policy and refund you any premium paid for the period of insurance.
16. If you wish to cancel outside of the cooling off period and you pay by monthly instalments, we will not charge you any further payments. If you pay annually, we may provide you with a pro rata refund, based on any complete months of the remaining period of insurance. If a claim has been settled in respect of this period of insurance, we will not provide you with a refund and you must pay the remaining premium for the period of insurance. If we do not, we will deduct the rest of the instalments for the period of insurance and any outstanding instalments from any claim payment.
17. It is your responsibility to make sure you have sufficient funds in your bank/card issuer account and your bank/card issuer pays your full premium or instalments on time. It is not our responsibility to tell you that you have not made a payment.
18. If your bank/card issuer tells us that they cannot make your payment we will contact them again to request it and we will charge you for this extra administration. If your bank/card issuer makes a charge for processing our payment requests it is your responsibility to pay the amount.
19. If you do not make your payment on time, you must contact us within seven days of the date you should have paid the monthly instalment or the full premium to arrange payment. If payment has not been received within 28 days from the date you should have made the payment, we will cancel your policy from the due date.
20. If you pay by monthly instalments and during the period of insurance you do not pay three monthly instalments on time we may agree to continue your insurance. If we agree you must pay in one total payment:
   • an administration charge; and,
   • any outstanding instalments; and
   • the instalments for the rest of the period of insurance.
   This payment must reach us within 28 days of the date you should have paid the third missed instalment.
21. If we fail to request your payment, you must pay the missed payment(s) when asked.
22. If you wish to cancel your policy you can do this by emailing us at info@agriaspet.co.uk, telephoning us on 03330 30 83 77 or writing to us at:
   Agria Pet Insurance Limited
   PO Box 506
   Manchester
   M28 8EN
You must comply with conditions 13 to 24 to have the full protection of your policy. If you do not comply, we may cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment.
23. Your horse must have had a course of primary vaccinations and you must keep it vaccinated within manufacturer’s guidelines against equine influenza and tetanus. If you do not keep your horse vaccinated we will not help you with any costs that result from an illness you must vaccinate it against.
24. A vet must supervise all vaccinations. Homeopathic nosodes are not acceptable as vaccines.
25. You must follow the worming programme that your vet recommends for your horse, keeping a record of the dates your horse was worm egg counted and/or wormed, along with the wormer used. We will not help with any costs that result if you do not follow the worming programme.
26. If your horse shows clinical signs of an Illness or injury, you must arrange for it to be treated by a vet as soon as possible and follow any advice given. If you do not follow your vet’s advice we will not help you with any costs for that Illness or injury.
27. You must take all reasonable precautions to maintain your horse’s health, prevent the loss or theft of your horse, injury or Illness to the use or misuse of the internet or similar problem.
28. You must make sure that your horse is covered for is shown on your Schedule of Insurance and the activities it includes are listed in the Activity Group table on page 3. We will not help you with any costs for an Illness or injury if:
   • You use your horse for an activity which is not covered by your policy.
   • Is in any way related to your horse carrying out an activity that is not covered by your policy.
29. You must ensure that your horse is only ridden by people who are experienced riders and who are able to ride it. They must only use your horse for the activities included in the activity group you have chosen, which is shown on your Schedule of Insurance.
30. You must choose the activity group which includes all the activities that you use your horse for. If your horse is used for:
   • an activity that is not covered by your policy, or
   • is related in any way to an activity not covered by your policy.
31. Your horse must be insured for its current market value at all times. You must regularly review the market value of your horse to ensure that the sum insured you have chosen is adequate.
32. You agree that your current or previous vet can give us information and records about your horse and if the vet charges you for this information you will have to pay.
33. You agree that we can contact the breeder of your horse and that they can release information or records about your horse.
34. Conditions 25 to 34 explain the things that you can choose and we can do that can affect your insurance. We may agree to issue this policy to people as joint policyholders. If we do agree we will accept instructions to make any changes, payments, claims, cancellation or anything else to do with this policy from either person and both policyholders accept that the other person is also acting on their behalf.
26. The amounts of your fixed excess and co-insurance cannot be reduced and they can only be increased at the renewal of your policy.
27. You can only choose to have policy Section 2 – Death, Theft or Straying and Loss of Use at the start of your insurance and can only remove it at the renewal of your policy.
28. You can only change to a lower activity group at the renewal of your policy.
29. You can change to a higher activity group at any time.
30. You can increase the market value of your horse at any time, but can only reduce it at the renewal of your policy.
31. The policy is a series of yearly contracts of insurance with no guarantee that we will offer a new contract each year.
32. If we offer to renew your policy we may change your; premium, policy terms, conditions, fixed excess and co-insurance and the monetary amount of cover under any section.
33. If we hold valid payment details for you and we offer to renew your policy it will automatically renew. You accept that we will use the payment details you have previously given us to continue to take payment(s) from your bank account or credit/debit card. If you do not want your policy to automatically renew you must tell us.
34. We do not tolerate any abusive, aggressive or inappropriate behaviour towards our staff and if you act in such a way we may cancel your policy.

TERRITORIAL LIMITS
This policy provides cover in the UK.

CLAIMS CONDITIONS
You must comply with the following conditions to have the full protection of your policy. If you do not comply, we may cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment.

1. You must submit your claim by the end of the period of insurance or within six months from the first date of treatment, whichever is the latter. If you do not submit your claim to us within this time frame we will not deal with your claim.
2. If you make a claim under this policy and another insurance also provides cover you must tell us the name and address of the other insurance company, the reference number and notify them about your claim. If you do not notify the other insurance company we will not help you with your claim.
3. You must give us all information that we reasonably ask for in connection with a claim, be available for interviews and cooperate with us or any one acting for us.
4. If you have any legal rights against another person resulting from the circumstances that led to your claim, we may take legal action against them in your name at our expense. You must help us by providing any documents, written statements, names and addresses of people involved. You agree to go to court if necessary.
5. You agree that any vet can provide any information about your horse that is relevant to any claim. If the vet makes a charge for this you agree to accept the cost.
6. If there is a disagreement between you and our vet, we will appoint an independent vet, agreed by you, to arbitrate and you and we agree to accept their decision.
7. When a vet or complementary therapist who has, or is about to treat your horse contacts us about your policy and we agree to give them information. We will tell them:
   - If you have a current policy,
   - The start and renewal date of your policy,
   - What your policy covers,
   - Your fixed excess and co-insurance amounts,
   - Information about any outstanding premium payments could affect a claim payment.
8. We may use external claims investigators to help us deal with your claim which may delay the time it takes to process your claim.
9. We will not pay your claim if:
   - Your claim form is not correct and complete.
   - We do not have all the information needed to support your claim.
   - We are not sure your claim is valid.
   - Any legal action or other action is outstanding.
10. If your policy is in joint names we will accept a claim from either person and, if we agree, may make claim payments and premium refunds in line with either person's instructions.
11. If we make a payment that is later found to have been made in error, you must repay this to us when asked.
12. Unless we receive:
   - a full breakdown of the costs of veterinary treatment your horse is about to have; and,
   - your horse’s full medical history,
   we cannot tell you on the telephone or by email if your policy covers a claim under the Veterinary Fees policy section either:
   - before your horse receives veterinary treatment; or,
   - after your horse receives veterinary treatment and before you make a claim.
If we provide some information about a possible claim or what your policy covers, you accept that this does not mean we will pay your claim.

HOW TO CLAIM
For claims regarding all sections.
1. You must always use a claim form to submit your claim unless the policy section says you can send a letter. You can submit a claim online or download a claim form at our website at www.agriapet.co.uk, you can email us at apiclaims@agriapet.co.uk or call us on 03330 30 83 91 to ask for a claim form.
2. We will need your policy number if you email or call us. Please note that calls may be monitored or recorded to assist with training and for quality control purposes.
3. You do not need to contact us before any veterinary treatment begins.
4. You must follow the “How to Claim” procedure shown in the section of cover that you are claiming under.
5. Send your completed claim form and supporting documents to:
   Agria Pet Insurance Limited
   PO Box 506
   Manchester
   M28 7EN

FRAUD
We will investigate any activity that we suspect may be fraudulent. Fraud increases the premiums of all policyholders. You must not act in a fraudulent manner. If you or anyone acting for you:
- Provide information when you take out this policy or renew it knowing the information is false or fraudulently exaggerated in any way; or,
- Have fraudulently arranged a free insurance that this policy continues from; or,
- Make a claim knowing it is false, dishonest or fraudulently exaggerated in any way; or,
- Make a statement or submit a document in support of a claim knowing it is false or incorrect in any way; or,
- Make a claim for anything you have done deliberately or deliberately allowed to happen; or,
- Make a claim that involves your dishonesty; or,
- Gives us reasonable grounds to suspect you have acted fraudulently or dishonestly.
Then we will:
- Not pay your claim or any other claims.
- Cancel any policy you have with us, either from the start or after giving you seven days’ notice.
- Take legal action against you to recover the amount of any claims already paid.
- Tell the police, Insurance Fraud Enforcement Department (IFED) and any other appropriate authorities.
- Tell other insurance companies and the Insurance Fraud Investigators Group (IFIG).
- Refuse to offer further policies to you.

CUSTOMER SERVICE AND COMPLAINTS
If you have a question or would like more information about your policy or claim you can contact us:
- By email at info@agriapet.co.uk.
- By telephone:
  Agria Pet Insurance Customer Service
  UK: Telephone 03330 30 83 77
  Outside UK: Telephone +44 (0) 1296 327846
  Agria Pet Insurance Claims
  UK: Telephone 03330 30 83 81
  Outside UK: Telephone +44 (0) 1296 327650
In most cases the Customer Service and Claims teams can answer your questions or resolve any issues within 24 hours. We and the Insurer are committed to provide you with an exceptional level of service and customer care. However, things can go wrong and there may be times when you feel you have not received the service you expect. When this happens we and the Insurer want to hear about it to try to put things right.

HOW TO COMPLAIN
We take complaints seriously and want to hear from you if you are not completely happy with the service you have been provided with so we can try to address your concerns. If you wish to make a complaint, please contact us by telephone, in the first instance, so we can try and resolve your issue.
Detailed below are all the methods that you can use to contact us:
- By telephone:
  Agria Pet Insurance Customer Service
  UK: Telephone 03330 30 83 77
  Outside UK: Telephone +44 (0) 1296 327846
  Agria Pet Insurance Claims
  UK: Telephone 03330 30 83 81
  Outside UK: Telephone +44 (0) 1296 327650
- By email: info@agriapet.co.uk
- By post:
  Agria Pet Insurance Limited
  PO Box 506
  Manchester
  M28 8EN
If your complaint cannot be resolved within three business days we will:
- Acknowledge your complaint promptly by email or post
- Investigate your complaint thoroughly and as quickly as possible
Referral to the Financial Ombudsman does not affect your right to take legal action against Agria Försäkring. Website: www.financial-ombudsman.org.uk Email to complaint.info@financial-ombudsman.org.uk Telephone 0300 123 9 123 or 0800 0234 567 E14 9SR London Financial Ombudsman Service Exchange Tower Be contacted at:
your will not have complaint and so will only be able to do so in very limited circumstances. They can our permission to consider your complaint and so will only be able to do so in very limited circumstances. They can agree to this privacy notice.

This privacy notice explains how and what type of personal data will be collected and processed and under what lawful basis. It This privacy notice was last updated on 24 June 2022

WHO ADMINISTERS THIS INSURANCE
Agria Pet Insurance Limited arrange and administer this Pet Insurance policy. 100% of the shares of Agria Pet Insurance Limited are owned by Försäkringsaktiebolaget Agria (publ). Agria Pet Insurance Limited does not provide advice or personal recommendation to tell you if this policy is suitable for your specific needs.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
Försäkringsaktiebolaget Agria (publ) is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme: You can get more information from the Financial Services Commission Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.

REMUNERATION DISCLOSURE
We receive commission from the insurer which is a percentage of the total annual premium. Our sales team, partners and introducers may also receive monetary incentives for services that they provide.

AGRIA PET INSURANCE PRIVACY NOTICE
This privacy notice was last updated on 24 June 2022 Your privacy is very important to us and we want you to feel confident in that and so have made this notice as transparent as possible. This privacy notice explains how and what type of personal data will be collected and processed and under what lawful basis. It applies to all of our customers, partners and affiliates we may work with. Please read this with care as by using our services you agree to this privacy notice.

Who are we?
• Agria Pet Insurance Limited who is the insurance intermediary and a limited company registered in England with the company registration number 04258763 and registered address 1st Floor, The Blue Lennie, Walton Street, Aylesbury, Buckinghamshire, HP21 7OW.
• Agria Försäkring who is the insurance underwriter and is the UK branch of Försäkringsaktiebolaget Agria (Publ) who are registered in Sweden with Company Registration Number 516401-8003. Registered office: Box 703 06, 107 23 Stockholm, Sweden. Försäkringsaktiebolaget Agria (publ) is authorised and regulated by Finansinspektionen (Swedish Financial Supervisory Authority) in the jurisdiction of Sweden. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Other Agria trading names we use are:
  • The Kennel Club Pet Insurance
  • The Governing Council Of The Cat Fancy (GCCF) Insurance
  • BASC Dog Insurance

We process your personal data in line with the UK General Data Protection Regulation (UK GDPR), The Data Protection Act 2018 and any other relevant data protection legislation.

What personal data do we collect?
The personal data we collect and process includes:
• Personal information including title, name, date of birth, email address, postal address and telephone numbers (current and previous)
• Your usernames or passwords for any online accounts you have set up with us
• Data you have provided to us to be part of one of our breeder clubs
• Your bank details
• Your animal’s information
• Claim information
• Data from you visiting our websites such as:
  • IP addresses
  • Google analytics
  • Hotjar tracking software when visiting our website.
• Details of the affiliate you used who introduced you to us such as your breeder, vet or rehoming centre.

Special Category Data
We will only hold data if this information you have volunteered to us and provided consent for which will help us service your insurance contract with us more efficiently.

How we process your personal data
Below are the reasons for collecting and processing this data and the legal basis in line with the relevant data protection laws:
• Performance of a contract
  The data is necessary for the performance of a contract of insurance to which you are party and you have taken steps to enter into as well as data to be able to generate and provide you with a quote. Without this data, we cannot fulfil our contractual obligations to you and cannot fully administer your insurance quote or policy with us. This also includes:
  • Servicing and managing your policy
  • Assessing, processing and paying claims for your policy
  • Contacting you in relation to your policy with non-marketing communications e.g. confirmation of policy set up, policy documentation, complaint communications, mid-term adjustment information, payment reminders and any communication in response to a query you have sent us.
• Legitimate Interests
We rely on “legitimate interests” from data protection laws to be able to process your data for the following reasons:
  • To contact you in regard to our free insurance policies and joining the Agria Breeder Club for the litterers that you have or may breed in the future.
  • Improving our products, services and offers by emailing you or sending you an SMS to ask you to complete a customer experience review
  • Sending you promotional emails about products or groups we think you may be interested in.
  • Customising the marketing material we send you (e.g. we send newsletters containing relevant articles based on your activity on our website).
  • Targeting online advertising to you on other websites because we believe it is relevant to you. For example, we might ask Google or Facebook to either (a) show you adverts based on your characteristics or interests, e.g. to only show our advert to people interested in dogs or horses; or (b) show you adverts based on your visit to our website, e.g. where you have read an article about specialist pet or equine insurance, we might show you an advert for one of our specialist pet or equine insurance products.
  • Improving our products, services and offers with online surveys and by emailing you asking you to complete a Trustpilot or customer experience reviews, which enable you to leave reviews of how you found the experience of dealing with Agria Pet Insurance Ltd.
  • Monitoring website usage, including website usage statistics and third-party hyperlink click tracking. We use google analytics to do this and we do not have access to the underlying data, only aggregated views of it (e.g. to see how many users visited our website in a certain timeframe, which pages were most popular, and which website visitors came from for instance directly, via Google, or from Facebook).
  • Tracking if you have purchased a product from a cash-back site to enable us to pay the correct third-party.
  • Creating Management Information to help us with pricing decisions.
  • Using your comments on specific social media posts to inform the development of new insurance products.
  • We may use your telephone number to call you to see if we can help you with purchasing a pet or equine insurance policy.
• Explicit consent
You have given your explicit consent to allow us to process your personal data for a specific reason. You can withdraw your consent at any time, please see ‘Rights’ section on how to do this.
• The legal obligation

The data is necessary in order to fulfil our legal and/or regulatory obligations for the prevention of financial crime, to comply with financial sanctions legislation or The Companies Act 2006 for retaining personal and financial data and The Finance Act 2021 for retaining financial data.

Marketing

We may contact you from time to time for marketing purposes separate to the reasons stated above and you will always have the option to opt out of this contact.

Automated decision-making & Profiling

We do not use your personal data for any automated decision making. We may sometimes use your data for profiling solely for ensuring we are contacting you with regard to the most relevant products or services to meet your needs. We may also use speech analytics on recorded telephone calls to help us identify vulnerable customers, deliver training and ensure quality control however,

ensuring we are contacting you with regard to the most relevant products or services to meet your needs. We may also use speech analytics on recorded telephone calls to help us identify vulnerable customers, deliver training and ensure quality control however,

International transfers of data

We do not transfer any data outside of the European Economic Area (EEA). Now that the UK has left the European Union (EU), any personal data shared outside of the UK is still within the EEA and is done so in line with the relevant data protection laws.

Who might we share your information with

• Our approved suppliers and contractors in order to be able to service our insurance policies effectively.
• Our insurer, lawyer or other third parties who need access to it in the context of managing, investigation or defending claims or complaints.
• Regulatory or government bodies including police forces, local authorities or council, The Financial Conduct Authority, The Prudential Regulation Authority, the Swedish Financial Supervisory Authority (Finansinspektionen), The Financial Ombudsman Service and Her Majesty's Revenue & Customs (HMRC) when it is necessary to do so to ensure compliance with relevant legislation.
• Fraud prevention agencies or third parties when assisting to prevent financial crime.
• Facebook Inc. and Facebook Ireland Ltd for the purpose of providing advertisements relating to Agria products and services.
• Nicholas David Cloke trading as Catalyst for the purpose of customer market research.
• Our partner or affiliate where you were originally introduced to us in relation to your insurance policy e.g. your vet, breeder, rehoming centre or microchipping organisation.
• Your vet, with regard to whether you have converted your free policy to a full policy with us.
• Your Vet practice with information for one or several of the reasons set out below:
  • To allow them to up-date your records that your pet or horse is insured with us,
  • To discuss any claims that you have, are potentially or have previously submitted.
  • When a vet or complementary therapist who has, or is about to treat your pet or horse contacts us about your policy, in order for them to continue to treat your pet or horse, we may advise them:
    - If you have a current policy
    - The start and renewal date of your policy
    - What your policy covers or doesn’t cover
    - Your fixed excess and co-insurance excess amounts
    - Information about how any outstanding premium payments could affect a claim payment.

What are your rights relating to your personal data?

All individuals have rights under data protection legislation which are listed below. Agria have measures and processes in place in order to deal with any requests made when exercising these rights.

• Your right to access the personal data we hold on you

You can request all personal data we hold on you. You have the right to contact us to request this using one of the contact methods stated below. We will review this and provide you with the information we have at the earliest opportunity, however, if the request is complex, we will contact you within 30 days to explain this and we may charge a fee for this if the request is excessive and/or manifestly unfounded.

• The right to rectification if your personal data is inaccurate or incomplete

We strive to ensure that we have the most accurate and up to date data, however, please advise us as soon as possible, if any of the information we hold on you is inaccurate and we will rectify it.

• The right to erasure

You can request that your personal data is removed or deleted where you believe that there is no legal basis or compelling reason for this to be processed any longer.

• The right to restrict the processing of your data

You have the right to request that the processing of your data is restricted in circumstances such as when you contest the accuracy of the data or when the processing is unlawful.

• The right to obtain and reuse your personal data for your own purposes across different services or organisations if this is technically viable.

• The right to object to the processing of your personal data if you do not want it processed for the purposes of direct marketing or if the data is not being processed with the legal basis of legitimate interests.

• The right to withdraw your consent that you provided to us at any time. If you have provided us with your explicit consent to process your data, you can withdraw this at any time.