

Horse Insurance - Saddlery & Tack (Standalone)

20260101V

Insurance Product Information Document (IPID)

Insurer: Fortegra Belgium Insurance Company NV

Joint Manufacturer: Fortegra Insurance Company NV / Petcover EU Agentur GmbH

Product: Horse Saddlery & Tack Insurance (Standalone)

The product is administered by Petcover EU Agentur GmbH, acting on behalf of Fortegra Belgium Insurance Company NV as an intermediary authorised and regulated by the Österreichische Finanzmarktaufsichtsbehörde (FMA) under reference number: 32484052. Registered Office: Ared Strasse 16-18, 2544 Leobersdorf, Austria.

This document provides key information about your insurance policy. The complete contractual information about the product can be found in your certificate of insurance and in the insurance terms and conditions.

What is this type of insurance?

This is a policy which provides insurance cover for the cost of repairing or the replacement value, or sum insured if your saddlery and tack is stolen, damaged or destroyed.



What is insured?

- ✓ The cost of repairing the saddlery and tack if it is damaged to bring it back to the same condition it was in before it was damaged.
- ✓ The replacement value or the sum insured, whichever is less, of the saddlery and tack if the cost of repair is more than it was worth, or it is stolen or destroyed.



What is not insured?

- ✗ More than 500 € for any saddle or tack if you do not have formal proof of purchase or a saddler's valuation.
- ✗ Any amount for clothing or personal effects,
- ✗ Any amount if the saddlery and tack is damaged or destroyed by wear and tear or the actions of moths, insects, vermin, pest or any other cause that happens slowly.
- ✗ Any amount to have the saddlery and tack adjusted to fit your horse.



Are there any restrictions on cover?

- ! Certain limitations and exclusions may apply to your insurance.



Where am I covered?

- ✓ Your cover applies in Germany and any journey within any country within the European Union for up to a maximum of 90 days in the period of insurance.



What are my obligations?

This part explains what we believe are the most significant policy holder obligations. For full details of all obligations please refer to the insurance terms and conditions.

Notification obligation

- Petcover EU Agentur GmbH must be fully and truthfully informed about the insured risk - before the contract is concluded and during the entire term of the contract. The things you need to tell us are detailed in your certificate of insurance and under "Your duty to disclose to us" in the insurance terms and conditions. Incomplete or incorrect information can result in a claim not being paid or affect the cover we provide.
- For saddlery and tack cover, when saddlery and tack is left unattended, it must be kept in either a locked boot; or a domestic building that you live in that has been locked with a 5-lever mortice deadlock; or a building (or part of) that you do not live in that has been locked with a 5-lever mortice deadlock and has steel bars or a steel grid on all windows.
- You must notify the police as soon as you discover that your saddles and/or tack have been stolen or intentionally damaged and obtain a police report.

In the event of a claim

- Claims must be reported to us as soon as possible and within the applicable deadlines.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Payment of the insurance premium is due upon conclusion of the contract. You can pay the premium annually or monthly, either by bank transfer, SEPA direct debit or credit card. Please contact us for further information.



When does the cover start and end?

This insurance covers a twelve-month period and the start and end dates of cover are specified on your certificate of insurance. The insurance policy renews for another twelve months, unless we or you cancel the policy.



How do I cancel the contract?

You have a 14-day right of withdrawal period. Full withdrawal rights can be found in your insurance terms and conditions. After that period, you or we can cancel your policy by phone or in writing one month before the end of the insurance year. Please call us on 0800 85 03 505, write to Petcover EU Agentur GmbH, Ared Strasse 16-18, 2544 Leobersdorf, Austria or send an email to info.de@petcovergroup.com. Full cancellation rights can be found in the terms and conditions of the policy wording.