

Horse Trailer and Drawn Vehicle (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 Trailer and Drawn Vehicle (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 pre-contractual and 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, the replacement value or sum insured of a horse trailer or horse-drawn vehicle if stolen, damaged or destroyed.



What is insured?

- ✓ The cost of repairing your horse trailer or horse drawn vehicle if it is damaged to bring it back to the same condition it was in before it was damaged.
- ✓ The sum insured of your horse trailer or horse drawn vehicle or the market value whichever is the lesser if the cost of repair is more than it was worth, or it is stolen or destroyed.



What is not insured?

- ✗ Any amount if your horse trailer or horse-drawn vehicle is damaged or destroyed whilst another person is paying to use it.
- ✗ Any amount for tyres that are damaged by punctures, cuts, bursts, or braking.
- ✗ Any damage or destruction that your horse trailer or horse drawn vehicle suffers while it is being cleaned, repaired or restored.
- ✗ Any amount if your horse drawn vehicle is damaged while it is being used for training, or taking part in, competitions or trials or cross-country events.



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.
- If your horse trailer or horse-drawn vehicle is not in use, the horse trailer or horse-drawn vehicle must be secured with either a wheel clamp or a tow hitch-lock.

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.