

## Summary – 4 Counties Horse Trailer Breakdown Service

### ABOUT THIS DOCUMENT

Please note that this summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document.

### INSURER

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.

### TYPE OF INSURANCE AND COVER

Trailer Breakdown and Recovery Insurance

If the trailer cannot be towed as a result of a breakdown, which occurs during the course of a journey, ERS will refund the costs shown below

### BENEFITS INCLUDED AS SPECIFIED IN THE POLICY DOCUMENT: - (Headings shown for reference)

Roadside Service:

We will arrange and pay call-out fees and labour charges needed to repair the trailer.

Recovery Service:

We will arrange and pay the cost of taking the trailer and horse(s) to any one place you choose.

Home Service:

We will arrange and pay call-out fees and labour charges needed to repair the trailer.

Alternative Travel or Accommodation:

If the trailer breaks down while it is more than 50 miles from your home and it cannot be repaired, we will refund the cost of onward travel arrangements or necessary emergency overnight accommodation.

We will pay up to £250 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).

### MAIN TERMS AND CONDITIONS (INCLUDING SIGNIFICANT/UNUSUAL EXCLUSIONS) (Referenced by policy sections)

Breakdown means a mechanical or electrical failure, accident, theft or vandalism, which renders the trailer immobile – All sections.

Cover applies within the mainland of England, Scotland, Wales and Northern Ireland – All sections.

Ferry and/or toll fees are excluded – All sections.

The cost of any parts, components or materials used in any repair is not covered – All sections.

Service cannot be provided if the trailer is inaccessible or is immobile off road or cannot be reached due to snow, mud, sand or flood – All sections.

The trailer must not be used in an unsafe or unroadworthy condition or until recommended repairs have been carried out – All sections.

The trailer must not be used for private hire or public hire – All sections.

### PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year subject to the terms and conditions that apply at the time of renewal.

### HOW TO OBTAIN ASSISTANCE

If you require assistance you should call our 24-hour Rescue Control Centre on 0800 328 4486 quoting your Document number and name.

### CANCELLATION

You can cancel this insurance policy at any time by sending us written notice and returning the schedule.

If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium.

If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT.

### COMPLAINTS

- 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, South Quay Plaza, 183 Marsh Wall, 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](http://www.fscs.org.uk).

### LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this insurance is governed by English law.