



ABOUT THIS DOCUMENT

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

INSURER

Equity Red Star is managed by Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority. Our registration number is: 204851.

TYPE OF INSURANCE AND COVER

Equity Red Star offers Trailer Insurance Cover.

COVER

Section one - Cover

We will cover your trailer against loss of or damage. The most we will pay will be either:

- * The insured value of the trailer immediately before the loss; or
- * The cost of repairing the trailer, whichever is the lower, less any excess which is applicable.

Section two –Legal liability

The most we will pay for property damage for any one claim or series of claims arising out of any one event is £2,000,000 inclusive of all costs.

We will indemnify you or your family against all sums which you become legally liable to pay as damages in respect of:

- * Accidental bodily injury (including death or disease) to any person; and
- * Accidental loss or damage to property.

Section three – Continental use

The Territorial Limits of your policy are automatically extended to provide cover while the trailer is temporarily in any country, which is a member of either the European Union or European Economic Area for a period of 60 days in any one period of insurance.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY COVER)

Section one - Cover

The amount of the excess shown in the schedule.

Loss of contents, tack, saddlery or personal possessions.

There is no cover for the theft of the trailer, if you have not fitted a wheel clamp, as detailed on the policy schedule.

Section two – Legal liability

We will not cover:

- * Bodily injury made to you and your family
- * Bodily injury sustained by any person under a contract of service or apprenticeship with you and your family
- * Loss or damage to property belonging to you or in your custody or control

We will not cover any liability arising from:

- * Any willful act or malicious act
- * The towing of the trailer by any motor vehicle including any liabilities resulting from the trailer becoming detached from the towing vehicle.
- * The possession or ownership of any animals or livestock.

Section three – Continental use

Cover under this section is subject to the limitations and exclusions shown in Section 1 and Section 2 and the General exclusions shown in the policy booklet.

PERIOD OF INSURANCE

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

YOUR RIGHT TO CHANGE YOUR MIND

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will refund any premium paid less a charge equal to the period of cover you have had.

CANCELLATION

You may cancel the insurance at any time by sending us written notice.

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our claim helpline on 0845 249 0056.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ

When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Policyholder & Market Assistance department at Lloyd's. The address is.

Policyholder & 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

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS.

The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

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, English law will apply to this insurance.