

# Horse Cover

## Cover Options



### Horse Plus

(Horses aged 1 -16 years)

- Death or destruction on humane grounds due to accident or illness (excluding avian influenza) including
- Theft and unlawful removal
- Transit within NZ
- 12 month extension
- Foaling
- Removal & disposal costs up to \$500
- Agreed Value
- Operations Clause
- Veterinary Surgeon Fees – Major costs or fees associated with injury or illness to a maximum of \$10,000 or 50% of sum insured in the aggregate (excess of \$1,000 or 10% of the sum insured whichever is the greater to a maximum of \$2,000)

### Horse Deluxe

(Horses aged 3 – 10 years)

All options as above plus

**Permanent Loss of Use** due to accident, illness or disease - covers the horse if it becomes permanently incapable of performing the tasks for which it is insured. In the event of a claim you have 2 choices to either keep the horse in retirement and receive 50% of the sum insured or \$10,000 whichever is less or choose to put the horse down and receive 75% of the sum insured or \$15,000 whichever is the less

### Classes

- 1 - Showing, Hacking, Pony Club Activities, Breeding, Schooling
- 2 - Dressage, Endurance, Western Riding, Driving, Showjumping, Hunting
- 3 - Three day eventing

### On Special Application

- Foals, under 12 months old.
- Miniature horses.
- Polo and polo Crosse.

### Minimum premium \$100

Visit our website [www.qig.co.nz](http://www.qig.co.nz) to:

- a) Insure online
- b) View the policy documentation
- c) Important things you need to know when you have insured your horse

**Veterinary Certificates** are required for:

- Horse Plus \$20,000 and over – 2 stage certificate
- Horse Deluxe, all new applications – 5 stage certificate

Class 1 & 2		
Sum Insured	Horse Plus	Horse Deluxe
2000	100	300
3000	144	300
4000	192	357
5000	240	446.25
6000	288	535.50
7000	336	624.75
8000	384	714
9000	432	803.25
10000	480	892.50

Class 3		
Sum Insured	Horse Plus	Horse Deluxe
2000	100	300
3000	144	380.25
4000	192	507
5000	240	633.75
6000	288	760.50
7000	336	887.25
8000	384	1014
9000	432	1140.75
10000	480	1267.50

**IS IMPORTANT THAT WE ARE ADVISED IMMEDIATELY SHOULD YOUR HORSE FALL ILL OR SUSTAIN ANY INJURY**

# Application Form

Are you a member of the NZ Equestrian Federation? Y/N (Circle)

**Registration number**

**Sketch**

Brand of horse to be insured:

Please complete this application in **BLOCK LETTERS** and send to Freepost 113 610, PO Box 5160, Springlands, Blenheim 7241, or fax 0800 256 637

*Full name of applicant*

*Address*

  


*Phone*

*Fax*

*Email*

## Horse to be Insured

*Name*

*Breed*

*Sire*

*Dam*

*Colour*

*Sex*

*Year of Birth*

*Use*

*Sum Insured*

*Purchase Price*

*Date of Purchase*

*Period of Insurance from*

*Period of Insurance to*

*Cover Required*

*Horse Plus*

*Horse Deluxe*

Underwriters reserve the right of place exclusions/warranties on any certificate of insurance issued on this application.

If you need any help, or information, in filling out this form, please phone us on **0800 378 467**

# Declaration of Health

**Has the animal insured:**

- Suffered from any accident, sickness or received any medical treatment within the last 3 years? If yes please provide details

- Suffered from colic, heart abnormalities or respiratory conditions? If yes please provide details

- Suffered from sprained tendons, been fired or denerved? If yes please provide details

- Are there any other parties involved in the ownership of the horse(s) to be insured? If yes please provide details

- Has any insurer ever declined your proposal or any claim or imposed special conditions or cancelled your insurance (if **YES** please give details)

- Have you ever claimed under a Bloodstock/Livestock Policy? If yes please provide details

- Been examined for purchase by a vet? **Yes / No** (Please circle) If yes please provide a copy

All information given in support of this proposal whether oral or written is true and correct.

I/we have disclosed to the underwriters all material facts required by law.

If accepted, this proposal shall be the basis of this contract and incorporated in the Insurance Certificate.

Full name of applicant \_\_\_\_\_

Signature \_\_\_\_\_ Date                    /                    /

# Payment details

Full name of applicant

Name of Insured Horse

Premium

I wish to pay my premium by:

(Please circle)

**Credit Card**

**Cheque**

**Monthly Payment**

**Direct Credit**

Credit card number





Expiry date

Name on card (please print)

Signature \_\_\_\_\_ Date      /      /

- I enclose my cheque for \$
- Lumley Premium Funding offers a **monthly payment option** for Quadrant customers using Direct Debit Payments. This option is *financed and contains interest and an establishment fee*. **This is available for premiums above \$200.00 only.**

Yes, please draw up a monthly agreement for this horse

- If you wish to pay by **direct credit**, our bank account number is 03-0162-0128429-04. When paying by direct credit, please quote the certificate number & insured name

Please forward the completed application form to:

Quadrant Insurance Group  
 Freepost 113 610  
 P O Box 5160  
 Springlands  
 Blenheim 7241



**Quadrant Insurance Group Limited**

Freepost 113 610, PO Box 5160, Springlands, Blenheim 7241  
Toll Free in NZ: 0800 378 467 Fax: 0800 256 637  
www.qig.co.nz

## Your Duty of Disclosure

The duty of disclosure is an important legal requirement which applies to insurance. To help you understand what this means to you, we have explained the main points below. When you apply for insurance you have a legal duty of disclosure. This means you must tell us all information you know (or could be expected to know) which would influence the judgment of a prudent underwriter whether or not to accept your application and if it is to be accepted, on what terms and what cost. You also have this duty whenever you make a change to your insurance and when any new contract replaces that which may now be issued.

**Examples of information you may need to disclose include:**

- any circumstances which could increase the risk of an insurance claim;
- any criminal offence;
- any cancellation, refusal to renew Insurance, or imposing of special terms by another insurance company;
- any Insurance claim you have made in the past

**Examples of information you do not need to disclose include:**

- anything you have already told us, or that we should be expected to know in the ordinary course of our business;
- anything we say you do not need to tell us;
- anything that is common knowledge;
- anything that reduces the risk of an insurance claim

These examples are intended as a guide to help you understand your duty of disclosure. If you are not sure whether you need to disclose a particular piece of information, please ask. If you fail to meet your duty of disclosure, the consequences can be serious. You may find that you never had any insurance at all.

**When in doubt – disclose. Please remember that all information will be treated confidentially**

Quadrant Insurance Group is remunerated on a percentage/profitability basis of the business accepted by the insurer.

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## Lloyd's insurance market has received a Claims Paying Rating of A (Strong) FINANCIAL SECURITY from Standard and Poor's on 23 July 2008

Standard and Poor's scale Rating Scale is:

**Secure range**

AAA extremely strong  
AA very strong  
A Strong  
BBB good  
categories.

**Vulnerable range**

BB marginal  
B weak  
CCC very weak  
R regulatory action

**Plus (+) or Minus (-)**

The ratings from 'A' to 'B' may be modified by the addition of a + or - sign to show relative standing within the major rating

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### Premiums Payable Monthly (only over \$200.00)

We are pleased to be able to offer you an easy plan for your premiums.

Payments are 11 monthly installments by DD from your bank account, through a premium funding company. A set up fee & interest does apply.

If you wish to arrange to pay monthly, contact us for further details

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### Privacy policy

Any information you transmit to us may be used by us, to, amongst other things, advise you of our products and services. We do not sell, publish or give away your information. In certain situations, we may be obliged to disclose information to law enforcement or other government agencies, for example in the event of an investigation into any activity that is illegal, or that may expose us to legal liability. You have the right to access and correct your personal information held by Quadrant Insurance Group Limited subject to the provisions of the Privacy Act 1993