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# Lloyd's Equine Policy

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The INSURED is requested to **read this Policy** and, if it is incorrect, return it immediately for alteration.  
**In all communications** the Policy Number appearing in line one of the Schedule should be quoted.

Words and terms appearing in all capital letters (other than headings) are defined in the GLOSSARY below.

The use of the word “his” “him” or “he” means: his, him, he, her, she, their, them or they, as applicable.

## GLOSSARY

As used herein:

1. FAIR MARKET VALUE means:

The price at which ownership of the HORSE would change between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts.

2. HORSE means:

Whole or part interest of the HORSE or HORSES specified in the Schedule.

3. HUMANE DESTRUCTION means:

- a) that the HORSE incurs an injury or is afflicted with an excessively painful disease, and a VETERINARY SURGEON appointed by the Company shall first have given a certificate that the suffering of the HORSE is incurable and so excessive that immediate destruction is imperative for humane reasons; or
- b) that the HORSE incurs an injury and a VETERINARY SURGEON appointed by the INSURED shall first have given a certificate that the suffering of the HORSE is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for the appointment of a VETERINARY SURGEON by the Company.

4. INSURED means:

The person(s), partnership, corporation or organisation specified in the Schedule.

5. VETERINARY SURGEON and/or VETERINARIAN means:

A veterinary surgeon experienced in equine practice with a currently valid licence, issued by the appropriate governing agency, allowing him to practise veterinary medicine.

6. POST-MORTEM means:

A post-mortem, which shall include a necropsy examination, made by a VETERINARY SURGEON including, but not limited to establishing the identity, the cause of death or the reason for the HUMANE DESTRUCTION of the HORSE.

7. CLAIMING RACE means:

Any claiming, selling, auction, combination or other type of race in which the ownership interest of the HORSE can change.

## **INSURING AGREEMENT**

The Company agrees that, subject to the following terms, conditions and exclusions, in the event of the death or HUMANE DESTRUCTION of the HORSE:

- a) during the period of this Insurance; or
- b) for insurances with an annual period or longer, within ninety (90) days after the expiry of this Insurance

as a result of any accident, injury, illness or disease first occurring and first manifesting itself during the period of this Insurance, and subject to written notice of such accident, injury, illness or disease having been given immediately to the Company and in any event before the expiration of this Insurance, the Company will indemnify the INSURED in respect of the FAIR MARKET VALUE of the HORSE at the time of first manifestation of the accident, injury, illness or disease causing its death or HUMANE DESTRUCTION, up to but not exceeding the limit of the Company liability specified in the Schedule.

## **INSURED'S AGREEMENT**

The INSURED agrees:

- a) to adhere to all of the terms and conditions of this Insurance;
- b)
  - i) that a breach of any such term or condition expressed to be a condition precedent to liability shall release the Company from liability; and
  - ii) that a breach of any term or condition not expressed to be a condition precedent to any liability may render the claim to which that breach relates null and void.

A breach of b) above is deemed to have occurred whether the INSURED has personal knowledge of such circumstances or events or such knowledge is confined to his family, representatives, agents, employees, bailees or other persons who have care, custody or control of the HORSE.

## **EXCLUSIONS**

1. **In the event that the HORSE is subject to a government or public or local authority quarantine and/or restriction order relating to an outbreak or suspected outbreak of a disease, this insurance does not cover death, intentional slaughter or HUMANE DESTRUCTION of the HORSE directly or indirectly attributable to said disease.**
2. **This Insurance does not cover intentional slaughter of the HORSE.**

The Company will not invoke this exclusion:

- a) where the Company shall have expressly agreed to the destruction of the HORSE; or
- b) subject always to Exclusion 1, in the case of HUMANE DESTRUCTION; or
- c) where the HORSE is destroyed, whilst on board an aircraft, and such destruction is carried out by or on the order of the responsible authority at the time and later confirmed by a sworn statement by said authority that in his opinion the HORSE was so uncontrollable as to have been a danger to the safety of the aircraft, crew, passengers or cargo.

3. This Insurance does not cover death or HUMANE DESTRUCTION directly or indirectly caused by, happening through, in consequence of or contributed to by one or more of the following:
- a) any surgical operation unless conducted by a VETERINARY SURGEON and certified by him to have been necessitated solely by accident, injury, illness or disease occurring during the period of this Insurance and to have been carried out in an emergency attempt to save the HORSE's life; or
  - b) the giving of any medication unless by a VETERINARY SURGEON (or experienced personnel directed by him) and certified by that VETERINARY SURGEON to have been of a preventative nature or necessitated by accident, injury, illness or disease occurring during the period of this Insurance. As used in this Insurance, medication includes any drug, hormone, vitamin, protein or other substance other than unadulterated food or drink; or
  - c) malicious or wilful injury or criminal or intentional acts or omissions by the INSURED, his family, representatives, agents, employees, VETERINARY SURGEONS, bailees or other persons who have care, custody or control of the HORSE; or
  - d) failure by the INSURED his family, representatives, agents, employees, bailees or other persons who have care, custody or control of the HORSE to provide proper care and attention for the HORSE at all times; or
  - e) the use of the HORSE for any purpose other than that specified in the Schedule.
4. This Insurance does not cover death or HUMANE DESTRUCTION directly or indirectly caused by, happening through, in consequence of or contributed to by one or more of the following:
- a) nuclear reaction, nuclear radiation or radioactive contamination; or
  - b) confiscation or nationalisation or requisition by or under the order of any government or public or local authority or any person or body having or claiming jurisdiction in the matter;

In any claim, and in any action, suit or proceeding to enforce a claim for death or HUMANE DESTRUCTION under this Insurance, the burden of proving that the death or HUMANE DESTRUCTION does not fall within Exclusion 4 (a) or (b) shall be upon the INSURED.

## CONDITIONS

1. It is a condition precedent to any liability of the Company that at the commencement of this Insurance the HORSE is, with the exception only of those conditions which have been completely and accurately disclosed to and accepted in writing by the Company, in sound health and free from any illness, disease, lameness, injury or physical disability whatsoever.

This condition precedent shall also apply in respect of:

- a) any additional sums insured on the HORSE already insured; and/or
- b) any HORSE added to this Insurance; and/or
- c) any other extension of or addition to coverage.

In any of the above cases (a), (b) or (c), this condition precedent must be satisfied as of the date of such increase, addition or other extension of or addition to coverage.

2. The Company acceptance of a Veterinary Certificate, or Declaration of Health where such declaration has been accepted by the Company as a satisfactory substitute for a Veterinary Certificate, submitted in connection with the INSURED's proposal for Insurance or any

extension of or addition to coverage on the HORSE shall neither remove nor reduce the requirement of full compliance with Condition 1 in respect of the HORSE. However, if the Company have accepted a Veterinary Certificate, or Declaration of Health where such declaration has been accepted by the Company as a satisfactory substitute for a Veterinary Certificate, then the burden of proving that the HORSE was not in sound health or free from any illness, disease, lameness, injury or physical disability whatsoever at the commencement of cover for the HORSE under this Insurance shall be upon the Company.

3. It is a condition precedent to any liability of the Company that, at the commencement of this Insurance (or any increase, extension or addition to coverage), the INSURED is the sole owner of the HORSE. This Insurance shall cease to cover the HORSE immediately when the INSURED sells the HORSE or parts with any interest in the HORSE, whether temporarily or permanently.
4. In the event of the HORSE being operated upon for castration or spaying, this Insurance shall cease to cover such HORSE at midnight, local time, immediately prior to the day of such operation. The INSURED shall be entitled to a pro rata return of premium on the HORSE.
5. In the event that at any time during the period of this Insurance the HORSE is:
  - a) entered or raced in any CLAIMING RACE in which the INSURED's interest in the HORSE as specified in the Schedule could have been claimed or sold at a price that is less than the Company limit of liability specified in the Schedule, then the Company limit of liability shall automatically be reduced to the lowest amount for which the INSURED's interest in the HORSE as specified in the Schedule could have been claimed or sold in such race; or
  - b) entered but not sold in a public auction and the Company limit of liability specified in the Schedule exceeds the highest amount bid in such public auction for the INSURED's interest in the HORSE as specified in the Schedule, then the Company limit of liability specified in the Schedule shall automatically be reduced upon the HORSE leaving the sale ring to the highest amount bid in such public auction for the INSURED's interest in the HORSE as specified in the Schedule.

In the event that the Company limit of liability specified in the Schedule is reduced under this condition, the INSURED shall be entitled to a return of premium on the amount by which the Company limit of liability shall have been reduced, calculated on a pro rata basis from the date of such reduction.

6. It is a condition precedent to any liability of the Company that, during the entire period of this Insurance, the HORSE shall remain within the geographical limits stated in the Schedule.
7. It is a condition precedent to any liability of the Company that:
  - a) in the event of any illness, disease, lameness, injury, accident or physical disability whatsoever of or to the HORSE, the INSURED shall immediately, at his own expense, employ a VETERINARY SURGEON and, if required by the Company, allow removal of the HORSE for treatment; and
  - b) in the event of the death or HUMANE DESTRUCTION of the HORSE, the INSURED shall immediately at his own expense arrange for a POST-MORTEM to be done by a VETERINARY SURGEON and submit a copy of the report to the Company as soon as possible after the death or HUMANE DESTRUCTION of the HORSE; and
  - c) in the event of either 7a) or b), the INSURED shall immediately give notice to the person or persons specified for the purpose of notification in the Schedule, who will instruct a VETERINARY SURGEON on the Company behalf, if deemed necessary;
  - d) the Company have the right to have a POST-MORTEM carried out by their VETERINARY SURGEON at their own expense.
8. After receiving permission from the Company, the INSURED shall arrange for the removal and disposal of the remains of the HORSE at his own expense. The Company is entitled to receive

any money recoverable by the INSURED in excess of the removal and disposal costs if the remains are sold.

9. It is a condition precedent to any liability of the Company that the INSURED shall file with the Company a detailed Claim Form and Release within sixty (60) days after the death or HUMANE DESTRUCTION of the HORSE.
10. The INSURED shall at all times co-operate with the Company and their representatives in the investigation and adjustment of any actual or potential claim by:
  - a) providing immediately upon request by the Company or their representatives access to any person(s), copies and originals of all veterinary records whether held by the INSURED, or by VETERINARY SURGEONS or other third parties; and
  - b) providing immediately upon request by the Company or their representatives all information relating to the condition, history, performance, value or otherwise of the HORSE which the Company or their representatives may reasonably require; and
  - c) the INSURED, his family, representatives, agents, employees, bailees or other persons having care, custody or control of the HORSE submitting to examinations under oath, if required by the Company or their representatives;

If there is any lack of such co-operation causing prejudice to the Company, any claim by the INSURED will be diminished or extinguished to the extent of that prejudice.

11. If at the time of death or HUMANE DESTRUCTION of the HORSE the INSURED has any other insurance in force in respect of the HORSE, whether or not such insurance is valid or collectable, the Company shall be released from all liability in connection with the HORSE, unless the agreement of the Company to such other insurance has been obtained and has been endorsed to this Insurance. If the Company has agreed to endorse any other insurance to this Insurance, then the Company shall only be liable for their proportion of the FAIR MARKET VALUE in the same ratio as the Company limit of liability on this Insurance bears to the total amount of all insurance coverage on the HORSE for death or HUMANE DESTRUCTION, whether valid or collectable or not.
12. If the Company makes any payment under this Insurance, then the Company shall be subrogated, to the extent of such payment, to all rights and remedies of the INSURED against any party and shall be entitled at their own expense to sue in the name of the INSURED.

The INSURED shall execute all documents and give to the Company all such assistance as the Company may require to secure such rights and remedies. The INSURED shall do nothing to jeopardise or extinguish the rights against a third party or parties to which the Company is subrogated, and shall take all necessary steps to preserve such rights.

The Company shall be entitled to all recoveries from third parties until the amount of the Company payment under this Insurance has been satisfied in full plus any entitlement to interest from the date of payment of a claim before any monies are paid to the INSURED for his uninsured loss, if any.

Any sums or property received by the INSURED that are due to the Company under their rights of subrogation shall be held on trust for the Company and shall, subject in respect of a recovery of the HORSE to Additional Theft Condition f) below, immediately be paid and/or delivered to the Company following receipt.

13. This Insurance is null and void from inception and the Company is released from all liability hereunder if the INSURED or anyone acting on behalf of the INSURED has:
  - a) concealed, misrepresented, omitted and/or failed to disclose any material fact or circumstance relating to this Insurance; and/or
  - b) made any claim knowing the same to be false or fraudulent, as regards amount or otherwise.

14. Cancellation

- a) This Insurance may be cancelled on a short rate basis as set out below at the written request of the INSURED stating at what date thereafter such cancellation is to be effective.

Short Rate Scale (being the Company retained premium)

1 month: 20% of annual rate	6 months: 70% of annual rate
2 months: 30% of annual rate	7 months: 75% of annual rate
3 months: 40% of annual rate	8 months: 80% of annual rate
4 months: 50% of annual rate	9 months: 85% of annual rate
5 months: 60% of annual rate	over 9 months: 100% of annual rate

Plus any additional in full premium, to be retained by the Company for additional risks including but not limited to surgery, transit and foals.

- b) This Insurance may be cancelled by the Company at any time by mailing written notice to the INSURED's address as shown in the Schedule, stating a date at least five (5) days from the date of the notice, when cancellation will be effective. In such case the Company shall return the paid premium less the earned portion calculated on a pro rata basis from the date of such cancellation. Plus any additional in full premium, to be retained by the Company for additional risks including but not limited to surgery, transit and foals.
- c) If a loss is paid on the HORSE whether by settlement, compromise or otherwise, no return of premium shall be allowed in respect of the HORSE.
15. Where the Company shall have admitted in writing the validity of a claim but there remains a dispute between the Company and the INSURED as to the FAIR MARKET VALUE of the HORSE consequently payable hereunder, then that dispute is to be resolved by Arbitration, as follows:
- a) There shall be a sole Arbitrator who shall be disinterested, being the person selected by the INSURED from a list, current at the time of selection and as maintained by the Company, of a minimum six (6) individual members of the Federation of Bloodstock Agents (G.B.) Ltd, a copy of such list being at all times available to the INSURED and his Brokers;
- b) Within twenty-eight (28) days of notification by the INSURED to the Company of the appointment of the selected Arbitrator, the INSURED and the Company shall each submit to the Arbitrator and to each other such evidence and submissions on value as they wish to make, each then having a further fourteen (14) days to respond thereto;
- c) Thereafter the Arbitrator shall proceed to determine by way of award the FAIR MARKET VALUE of the HORSE;
- d) The INSURED and the Company agree unconditionally to accept the award of the Arbitrator, and that there is no appeal (other than as cannot be excluded by agreement), payment to be made in the amount of the FAIR MARKET VALUE thus awarded by the Company to the INSURED within twenty-one (21) days of the Award;
- e) If the Company and the INSURED have each provided the other prior to the Arbitration with a figure which they would respectively be prepared to pay or accept, then the party whose figure is furthest from the FAIR MARKET VALUE as awarded by the Arbitrator will pay all fees and expenses of the Arbitrator; in the event of no such figures having been provided then those fees and expenses will be divided equally, the INSURED's proportion (if any) being deducted from the amount payable by the Company to the INSURED pursuant to the award.

- f) This Arbitration Clause is exclusive, so that neither the INSURED nor the Company may bring suit as to the FAIR MARKET VALUE of the HORSE in any other forum.
  - 16. The law and jurisdiction applicable to this Insurance contract are as stated in the Schedule.
  - 17. The INSURED may not bring legal action against the Company unless the INSURED has first complied with all the terms and conditions of this Insurance and commenced such legal action within twelve (12) months from the date of the loss of the HORSE.
  - 18. Terms of this Insurance which are in conflict with the laws of the state or country in which this Insurance is issued are hereby amended to conform to such laws.
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### **ADDITIONAL COVERAGE: THEFT**

This Insurance also covers the following losses which occur during the period of this Insurance:

- (i) theft of the HORSE; or
- (ii) death or HUMANE DESTRUCTION of the HORSE directly resulting from theft of the HORSE.

**BUT, IN ADDITION TO THE PRECEDING TERMS, CONDITIONS AND EXCLUSIONS, THIS INSURANCE IS SUBJECT TO THE FOLLOWING:**

#### **ADDITIONAL EXCLUSION**

This Insurance does not cover any loss directly or indirectly arising from unexplained disappearance, escape or voluntary parting of possession of or title to the HORSE as a result of the INSURED, or other persons who have care, custody or control of the HORSE, being induced by fraud, trickery or similar false pretences.

#### **ADDITIONAL CONDITIONS**

- a) It is a condition precedent to any liability of the Company that prior to the commencement date of this Insurance there has been no theft or attempted theft of the INSURED's equine property, or threat against the INSURED or the INSURED's equine property whether insured hereunder, insured elsewhere or uninsured.
- b) No liability arises under this Insurance for loss of the HORSE by theft until ninety (90) days after the incident is reported to the Company and then only in the event that the HORSE has not been recovered during that period.
- c) It is a condition precedent to any liability of the Company that the INSURED will immediately report the theft of the HORSE to the Company and to the local Police and follow strictly their recommendations.
- d) Should the INSURED pay or promise to pay a ransom or give similar assurances of any such nature to any third party the Company shall be released from all liability under this Insurance.
- e) In the event of a loss under this Insurance, the Company will indemnify the INSURED in respect of the FAIR MARKET VALUE of the HORSE at the time of the theft, up to but not exceeding the limit of the Company liability specified in the Schedule.
- f) In the event of any payment under this Insurance, the Company reserves the right to take title and possession of the HORSE if the HORSE subsequently is recovered.
- g) In the case of a mare, no coverage is afforded for any embryo within the mare or for any of her foals, unless such embryo or foal is separately insured under this Insurance.

**INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- (e) any chemical, biological, bio-chemical, or electromagnetic weapon.

CL370 - 10/11/2003

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**CYBER EXCLUSION ENDORSEMENT**

This policy does not cover loss, damage, liability or expense caused by or contributed to, by, or arising from:

- a. the use of any application, process, software, code or program in connection with any electronic equipment (such as a computer, mobile phone, tablet or internet capable electronic device) regardless of whether such use is unauthorized or malicious, or an error, omission or an accident;
- and/or
- b. a computer virus or computer-related hoax.

DAU0120 - CYBER

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## **WAR AND TERRORISM EXCLUSION ENDORSEMENT**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (2) any act of terrorism.  
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

NMA2918 - 08/10/2001

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## **SANCTION LIMITATION AND EXCLUSION CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100 - 15/09/2010

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## **FRAUDULENT CLAIM CLAUSE**

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

LMA5062 - 04/06/2006

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## **CORONAVIRUS EXCLUSION**

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

LMA5391 - 04/03/2020

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**WEST NILE VIRUS ENDORSEMENT**

Attaching to and forming part of Policy/Certificate No. ....

It is hereby understood and agreed that, with effect from ..... :

This Insurance does not cover any loss directly or indirectly caused by, happening through, in consequence of or contributed to by West Nile Virus unless the INSURED provides to the Company a written certification from a VETERINARIAN that the HORSE has received a current vaccination and booster against such virus in accordance with the vaccine manufacturers' recommendations and the vaccine has been approved for horses by the Italian Ministry of Agriculture.

All other terms and conditions of the policy/certificate to which this endorsement is attached remain unchanged.

NMA2957 - 15/11/2002

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## DATA PROTECTION SHORT FORM PRIVACY NOTICE

### **Who we are**

We are Lloyd's Insurance Company S.A. (hereafter referred to as "Lloyd's Europe") found in the contract of insurance and/or in the certificate of insurance.

### **The basics**

We collect and use relevant information about you to provide you with the insurance cover or the insurance cover that benefits you, and to meet our legal obligations and the obligations of others in the insurance chain. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover, or the cover from which you benefit. This information may include special categories of personal data details such as information about your health and any criminal convictions you may have. In certain circumstances, we need your consent to process certain categories of information about you (including special categories of personal data details as mentioned above). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time by sending an e-mail to [LloydsEurope.DataProtection@lloyds.com](mailto:LloydsEurope.DataProtection@lloyds.com) (without however affecting the lawfulness of processing based on consent prior to its withdrawal). Nevertheless, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims. The way insurance works means that your information may be shared and used by a number of third parties in the insurance sector (both inside and outside Belgium, and inside and outside the EU). For example, insurers, insurance agents or insurance brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that is provided, and to the extent that it is needed or allowed by law. We keep your personal details for no longer than is necessary in offering the insurance arranged or to comply with our legal or regulatory requirements.

### **Other people's details you provide to us**

Where you provide us (or your insurance agent or insurance broker) with details about other people, you must ensure that this short form privacy notice is provided to them.

### **Want more details?**

For more information about how we use your personal information please see our full privacy notice, which is available in the Privacy section of our website [www.lloydseurope.com](http://www.lloydseurope.com) or in other formats on request.

### **Complaints, contacting us and the regulator, and your rights**

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or see a copy of our full privacy notice, please contact us or go to the Privacy section of our website [Privacy Notice – Lloyds Europe](#) where we have full details. Alternatively, you may contact the insurance agent or insurance broker that arranged your insurance at:

**BARONCINI BROKER SRL**  
**LARGO MOLINO 9/15**  
**31020 FONTANE DI VILLORBA**  
[info@baroncinibrokersrl.it](mailto:info@baroncinibrokersrl.it)  
**Telephone +39 0422 300855**

You have the right to lodge a complaint with the competent data protection authority, but we encourage you to contact us before doing so.

LBS0046C - 28/01/2022

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## CLAIM NOTICE PROCEDURE

- 1 - Written notice of the death (or abortion) of the horse including date, place and the presumed cause.
- 2 - Send a certificate of ascertainment of death (or abortion) with the presumed cause undersigned by a veterinary.
- 3 - In case of death of the horse employ a veterinary to arrange a necropsy certificate; in case of abortion, send the fetus to the nearest zoo prophylactic institute or similar structure for virological examination.
- 4 - Send a certificate of destruction and / or destination of the remains.

All the documentation to be sent to our offices by email ([vanna.torresan@baroncinibrokersrl.it](mailto:vanna.torresan@baroncinibrokersrl.it), [sonia.pian@baroncinibrokersrl.it](mailto:sonia.pian@baroncinibrokersrl.it) and [eleonora.mazzolin@baroncinibrokersrl.it](mailto:eleonora.mazzolin@baroncinibrokersrl.it) ) or fax to 0422.301389. Later the originals have to be sent by registered letter or via certified electronic email to [baroncinibrokersrl@legalmail.it](mailto:baroncinibrokersrl@legalmail.it).

**For assistance, please contact 0422.300855 or 340.8733482.**