

Aon Equine Multi-cover
Protect your horse... protect yourself





Aon Equine Multi-cover

Work, Time, Affection, Money. While no one likes to think about the potential risks associated with working with horses, regardless of whether it's a job, hobby or passion, experienced horse owners know how quickly this investment can be lost as a result of sickness, injury or disease. Additionally, your most prized possession can also be your biggest liability. Individual horse owners place themselves and their assets at risk every time their horse comes in contact with people. Equine related lawsuits can have a crippling effect.

Don't head down the wrong path, let Aon help get you on the right track.

Aon Equine Multi-cover is a comprehensive policy developed to help ease your financial loss due to injury, illness or disease to your horse and can be extended to protect against loss through equine related law suits, injury to yourself, property damage and theft.

At Aon Risk Services, we are committed to providing quality cover at a competitive cost.

This brochure is a general description of cover only. Full details including coverage, limitations and exclusions are set out in the policy wording. Please also pay attention to the privacy statement and your duty of disclosure requirements on the attached proposal form.

Summary of covers

The Aon Equine Multi-cover policy includes the following benefits:

1 & 1A – Death of your horse and loss of use

- Cover for horses aged from 30 days old.
- Loss due to accident, illness or disease including theft and straying.
- Loss of use due to accident or illness, which causes the animal to be permanently incapable of fulfilling the purpose for which it was kept or acquired up to 80% of the sum insured or market value (whichever is the lesser). The insured has the option of retaining the horse.
- Loss during transit anywhere in Australia.
- Destruction of horse for humane reasons.
- Veterinary certificates may be required – refer to office for details.
- Cover provided for all activities – refer to office for details.

2 – Personal liability (optional)

Legal liability in respect of bodily injury or property damage occurring during the period of insurance arising out of the ownership or use of any horse described in the schedule.

Limits of Liability available

Option 1	\$5,000,000
Option 2	\$10,000,000
Option 3	\$20,000,000

3 – Riding equipment (optional)

- Covering accidental loss or damage to head gear, saddles and other equipment associated with riding.
- Where total sum insured required is in excess of \$5,000 items must be specified individually.
- The maximum sum insured on any one item of riding equipment is \$2,000 unless otherwise specified.

4 – Horse floats (optional)

Covered for accidental loss and/or damage up to the sum insured or market value whichever is the lesser.

5 – Personal accident (optional)

Death and permanent disability while the insured person is engaged in horse riding.

Benefits available

Option 1	\$100,000
Option 2	\$50,000

Market value

The insurance policy for which you are making application is a market value policy, that means that in the event of the death of your horse you will receive the market value of your horse at the time of its death or the sum insured, whichever is the lesser. You should not insure your horse for any more than its current worth.

Privacy statement

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at www.aon.com.au.

General Advice Warning

CGU Insurance Limited ABN 27 004 478 371 is the insurer of this policy. To decide if it is right for you please carefully read the Product Disclosure Statement, which is available from our offices.

Contact

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