



Countrywise Insurance

Motorised Horsebox Insurance Product Guide

The MSIG Europe motorised Horsebox insurance policy is now available as a digital product. This combines the assurance of our quality product and trusted brand, with the ease and speed of our online quote and bind platform.

Key information and benefits

- Dedicated Horsebox policy wording with comprehensive benefits
- Add specialist Breakdown cover with a single click
- Protected No Claim Discount (for qualifying risks) included free of charge
- No limit on vehicle numbers
- Low mileage & Tracker discounts
- Automated MID updates
- Access to an experienced team of Underwriters who are able & willing to trade
- Bespoke trading relationships for large opportunities, portfolio transfer and the like

Horsebox Breakdown cover (optional)

- National coverage
- Available for vehicles up to 12.5 tons GVW (Gross Vehicle Weight)
- Uses a countrywide network of specialist recovery agents who understand the particular needs of our horsebox clients when dealing with animal welfare

Our 30 Minute service level agreement

We do understand that your clients demand answers quickly.

Whilst many of our quotes are provided within 60 seconds, we are also able to provide you with the assurance of a service level agreement that we will respond to any referral made through our online platform within 30 minutes (during normal working hours) of it being received.

Why trading digitally makes sense

- Online platform available 24/7
- 30 minute Service Level Agreement for referrals
- 60 second Quote journey for simple risks
- Full lifestyle functionality (Quote & Bind functionality for New Business, Renewals and Mid-term adjustments)
- Immediate & clear document issue
- Flexibility to reduce rates using a commission slider or voluntary excess

Risk examples within appetite

- Private individuals and business clients
- Motorised horseboxes of all values and sizes
- Carriage of horses, ponies and the like for personal use
- Transportation of horses in the care of the policyholder, including where the policyholder receives payment or reward
- Single vehicle & Fleet size risks

Risk examples outside appetite

- Self-drive hire
- Use in connection with the motor trade

Claims

- 24/7 claims line
- Claims dealt with by our dedicated agricultural claims team
- Approved repairer network and use of industry expert claims assessors
- Uninsured Loss Recovery and Legal services included

Standard covers

The following covers that are provided in connection with the use of the insured vehicle, are subject to various terms and limitations contained within the

MSIG Europe policy wording. Full details are available upon request.

Third Party Liabilities

- Liability for death or bodily injury caused to a third party as required by the Road Traffic Act
- Third party property damage, including expenses up to £5,000,000 (£1,200,000 where hazardous goods)
- Cover extended to any person, company, local authority or other body with whom the policyholder has entered into a contract with and is undertaking work for
- Emergency treatment as required by the Road
- Traffic Act
- Cross liabilities when policy is in the name of more than 1 person or company
- Movement of third party vehicles that impede legitimate access of the insured vehicle
- Unauthorised use of the insured vehicle by an employee of the Policyholder

Uninsured Loss Recovery & Legal Services

- Uninsured loss recovery, including legal costs & expenses
- Legal fees incurred for representation if proceedings are being taken against you or any authorised driver or operator

- Legal advice on personal legal matters within the laws of the member states of the European Union
- United Kingdom tax advice on personal tax matters
- Consumer Legal Services

Protected No Claim Discount

- Free of charge for all risk having entitlement of 4 or more years NCD

Fire and Theft Cover (when Third Party Fire & Theft Cover is selected)

- Loss of or damage to vehicle caused by fire, lightning, explosion or (attempted) theft
- Personal Effects cover

Damage, Fire and Theft Cover (when Comprehensive Cover is selected)

- Loss of or damage to vehicle caused by accidental damage, fire, lightning, explosion or (attempted) theft
- Costs of incorrect fuelling and fuel contamination damage
- Loss or damage to the insured vehicle while in the possession of a member of the motor trade for service or repair or while being driven for the purpose of manoeuvring or parking by an employee of a hotel or restaurant valet service or other parking attendant
- Repair or replacement of glass and windscreen
- Loss of, or damage to the audio, visual, and navigation equipment
- Personal accident cover for driver where accident results in death or loss of limb or sight
- Emergency accommodation and travel expenses
- Medical expenses cover
- Child car seat cover
- Enhanced level of Personal Effects cover

For more details or to sign up as a new agent

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For UK broker use only. For full terms, conditions and exclusions please refer to policy wording.

MSIG Europe SE, UK Branch with the company registration number FC038781 and offices at The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG, tel. +44 (0)20 7746 1000.

MSIG Europe SE is authorised and regulated by the National Bank of Belgium. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority and the Financial Conduct Authority are available from us on request.