

Privacy statement

The Aon Group of Companies has always valued the privacy of personal information. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act 1988.

We collect personal information to offer, provide, manage and administer the services as outlined in this Financial Services Guide.

If you would like a copy of our Privacy Policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please phone your local Aon office or visit our website www.aon.com.au.

General Advice Warning

This information may be regarded as *general advice*. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any *general advice* we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

*We're not horsing around, when
it comes to equine insurance –
Aon Equine Multi-cover*

AON

Aon Risk Services Australia Limited (ASFL No 241141)

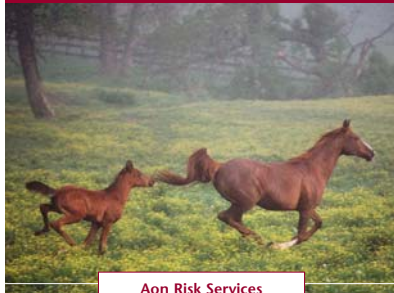
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Protect your horse...
protect yourself



Aon Risk Services

Aon Equine Multi-cover

AON

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, trail or course for your stable.

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 & loss of use

- Cover for horses aged between 30 days and a maximum of 17 years.
- Loss due to accident, illness or disease including theft & 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.
- Horses valued in excess of \$15,000 can be covered subject to referral to our office.
- Veterinary certificate only required for animals 12 years of age and over.
- Cover provided for all activities except polo-cross and racing.

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 whilst the Insured person is engaged in horse riding.

Benefits available

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

Please refer to the enclosed schedule to calculate your premium and view your payment options

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.

DETAILS OF PROPOSER

Full Name Postal Address

Suburb/City State Postcode

Telephone Number Facsimile Number

Email Address

QUESTIONS

1. Provide details of the death or loss of any of your Horse/s over the past 5 years

Date	Age of Horse	Cause of Death	Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Provide details of any claims in respect of other sections proposed under this insurance

3. Has any insurer declined an insurance application or claim from you of cancelled or refused to renew your policy or required special terms to insure you? Yes No

If yes please provide full details

4. Is/are the Horse/s proposed for insurance sound and healthy? Yes No

If the answer is no provide details

5. Have you been charged with, or convicted of, any criminal offences in the past 10 years? Yes No

If yes please provide full details

6. Address where Horse/s stabled

AON EQUINE MULTI-COVER INSURANCEPeriod of Insurance Required: From: To:

Please remember that the descriptions below have been prepared for general reference only.

Nothing contained herein prevails over the terms, conditions and exclusions of the policy.

SECTION 1 & 1A – HORSE INSURANCE (SCHEDULE OF HORSES TO BE INSURED)

Name	Age	Breed	Colour
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Brand Mark	Sex	Date Purchased	Purchase Price
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Owned or Leased (if leased, provide Owner's Name & Address)

The Precise Use: (ie – Dressage/Eventing/Showjumping, etc)

Sum Insured Required:

\$

Proof of value is required for sums insured exceeding \$10,000

Continued overleaf...

SECTION 1 & 1A – HORSE INSURANCE (SCHEDULE OF HORSES TO BE INSURED) CONT....

Name	Age	Breed	Colour
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Brand Mark	Sex	Date Purchased	Purchase Price
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Owned or Leased (if leased, provide Owner's Name & Address)

The Precise Use: (ie – Dressage/Eventing/Showjumping, etc)

Sum Insured Required:

\$ Proof of value is required for sums insured exceeding \$10,000**SECTION 2 – PERSONAL LIABILITY**

Covers the Insured Person in respect of claims where they become legally liable to pay damages in respect of (1) third party bodily injury or (2) loss or damage to third party property occurring during the Period of Insurance and arising directly out of the ownership or use of any Horse described in the Schedule.

Sum Insured: (please tick limit required) \$ 5,000,000 \$10,000,000 \$20,000,000 **SECTION 3 – RIDING EQUIPMENT**

Covering accidental loss of or damage to personal riding gear.

Sum Insured Required: \$ Total sum insured in excess of \$5,000 must be referred.

Cover is for a maximum of \$2,000 per item. Please supply details of any item, including value where cover in excess of this amount is required:

SECTION 4 – HORSE FLOAT

Make	Model	Year of Manufacture	Carrying Capacity
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Registration No	Date of Purchase	Sum Insured Required
<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION 5 – PERSONAL ACCIDENT – Person(s) to be insured under this section:

Full Name	Date of Birth	Sum Insured Required
<input type="text"/>	<input type="text"/>	<input type="text"/>

Full Name	Date of Birth	Sum Insured Required
<input type="text"/>	<input type="text"/>	<input type="text"/>

Full Name	Date of Birth	Sum Insured Required
<input type="text"/>	<input type="text"/>	<input type="text"/>

DECLARATION

Your Duty of Disclosure – Before you enter into a contract of general insurance with an insurer you have a duty under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matter; that diminishes the risk to be undertaken by the insurer; that is of common knowledge; that your insurer knows or, in the ordinary course of his business, ought to know; as to which compliance with your duty is waived by the insurer.

Non Disclosure – If you fail to comply with your duty of disclosure the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

I/We the undersigned hereby propose to insure the animals noted on this proposal subject to the terms and conditions of the Policy to be issued and I/we declare that the above statements are true and complete and that I/We have not withheld any material information. I/We have read and understand the notices printed on this application.

Signed

Dated