



Rated by Experts

Leading the market in  
clarity and transparency



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## Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

### Red line requirement 1 – Lowest age for foal to be covered 1 year

Policies must offer horse insurance when the foal is 1 year old. Young foals usually have to reach a minimum age before they can get insured. Most insurers set it at 1 year.

### Red line requirement 2 – Highest age at policy start date 18 years

Policies must offer horse insurance when the horse is at least 18 or higher. Older horses are riskier to insure, therefore there is usually a maximum age at which a horse can be insured.

### Red Line 3 – Vet fees

Horse insurance policies must offer at least £4,000. This is the market average.

### Red Line 4 – Covers both injury and illness?

Policies must both offer coverage for both injuries and illnesses of the insured horse.

### Red Line 5 – Public liability

Policies must provide at least £2 million of legal cover for customers, if the owner of the insured horse is found liable for the horse causing damage to people or property.

### Red Line 6 – Public liability excess

Public liability excess is what the customer needs to pay when making a claim for personal liability. Policies need to offer a liability excess of £500 or less.

### Red Line 7 – Livery at hospital total

Policies must provide at least £250 for livery at hospital. If the horse is hospitalised, the owner incurs not just the costs of treatment but also the cost of housing the animal at the medical provider. Policies should cover this.

### Red Line 8 – Time before first illness is covered

Policies must not exclude illnesses that occur more than 14 days after the policy start date. We understand this exclusion is designed to prevent customers from taking out insurance after their horse has already started to display symptoms of illness. But we feel anything over 14 days is excessive in this regard.

### Red Line 9 – Loss of horse (by accident, illness)

Policies must offer a death benefit (for accident and illness) of at least £3,000 when the horse dies.

### Red Line 10 – Complementary treatment

Policies must offer at least £1,000 cover for the cost of complementary treatment, such as physiotherapy. Some policies include this within their overall vet fees limit, in which case they would automatically pass this red line. Some exclude it altogether. Those policies that include a separate limit within the overall limit must offer at least £1,000.

### Red Line 11 – Euthanasia

Policies must pay the cost of euthanasia for the pet in cases where it will alleviate suffering. Some policies include this within their overall vet fees limit, in which case they would automatically pass this red line. Some exclude it altogether. Those policies that include a separate limit within the overall limit must offer at least £200.

## Red Line 12 – Colic Surgery

Policies must offer at least £4,000 cover for the cost of colic surgery. Some policies include this within their overall vet fees limit, in which case they would automatically pass this red line. Some exclude it altogether. Those policies that include a separate limit within the overall limit must offer at least £4,000.

## Contact Fairer Finance

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