

A 'horse cover' that has nothing to do with the weather

An animal owner took out an insurance policy for his horse through a New Zealand insurer's online application. The application was made during a holiday weekend in which he intended to collect the newly purchased horse. However, there was a problem with the completion of the online transaction, which required the Insurer and horse owner to finalise the details during the following week.

Unfortunately for all, the horse suffered an injury while in transit during the same long weekend (and while some of the details of the insurance cover were in doubt) leaving the horse owner possibly exposed to some very large bills.

A dispute was registered with FDRS and an FDRS mediator was appointed to help the parties resolve the issue.

As part of the mediation process, both parties recognised and acknowledged that there had been deficiencies of process on both sides. While the parties agreed to disagree on some crucial points, they reached a mediated settlement that reduced some of the horse owner's expenses while maintaining a good working relationship (and insurance policy) into the future.