

This Insurance Card only provides a summary of the insurance. The [policy conditions](#) extensively specify what the insurance does or does not cover.

What type of insurance is this?

This is an additional insurance to the Hippo 4 Stars covering the medical expenses of your horse due to a covered event.

Additional information

As for the exact payments/restrictions and exclusions reference is made to the terms and conditions.



What does insurance cover?

- ✓ This insurance reimburses the necessary veterinary medical expenses paid to heal and/or treat your horse due to a covered event. This insurance covers the costs incurred for first-line (veterinarian) as well as second-line (specialist) veterinary assistance.

Additional information

A covered event can be an accident, an illness or lameness for example.

Sum insured

- ✓ We will reimburse those costs up to a 100% of the sum insured as stated on the policy, however never beyond € 7,500 per insurance year.

Additional information

For more information about restrictions/exclusions reference is made to the terms and conditions.

Veterinary help

- ✓ Veterinary help includes examination and treatment by a veterinarian, necessary care and nursing up to 30 days, X-ray/ultrasound, medicines and bandages, radiation and 2x orthopedic shoes (surcharge).

Additional coverage Physiotherapy

- ✓ Unlike Bronze and Silver, the Gold insurance also covers the costs of physiotherapy sessions performed by a competent physiotherapist. No more than 12 sessions per insurance year worth no more than € 600 and only after reference and under the supervision of a referring vet.

Additional coverage for homeopathy

- ✓ Unlike Bronze and Silver, this insurance also covers the costs of homeopathy, however provided it is applied/consented by a vet.



What does insurance not cover?

- ✗ The health insurance does not cover the following: e.g., supervision of the mare during pregnancy/birth, castration of the stallion, veterinary inspections, preventive veterinary medicine, chronic recurrent disorders, euthanasia/disposal, call-out costs, administration costs, alternative medicine, purchase of utensils, food supplements and care products.

Additional information

For more information about the restrictions/exclusions, reference is made to the terms and conditions.

Authorities/Fraud/Intent and negligence

- ✗ Any loss following from e.g., nuclear reactions, destruction by order of the authorities, seizure, epidemic, war risk and natural disasters is not insured. Any loss following from fraud, intent or negligence and the costs of certain experimental medical treatments are not covered as well.

Additional information

For more information reference is made to the special insurance terms and conditions.

Claim or cause prior to commencement of the insurance

- ✗ A claim or its cause might present itself prior to commencement of the insurance. This is not covered by the insurance.

Different use of the horse or inherent defect

- ✗ There is no right to reimbursement if the horse is used for purposes other than those insured. Or if loss follows from the horse's (inherent) defect. The term '(inherent) defect' in any case means: technical riding problems, character flaws and behavioral disorders.

Additional coverage for acupuncture

- ✓ Unlike Bronze and Silver, this insurance also covers the costs of acupuncture/acupressure sessions, however provided they are provided by a certified vet.

Additional coverage for hydrotherapy

- ✓ Unlike Bronze and Silver, this insurance also covers the costs of rehabilitation /hydrotherapy sessions, provided they are provided by a vet. All costs involved will be reimbursed for a period of no more than one month per insurance year, with a maximum value of € 700.

Additional information

Hydrotherapy is taken to mean rehabilitation and/or treatment using control movement of the horse in water. Hydrotherapy does not mean: spraying off on the horse.



Are there any coverage limitations?

- ! The right to reimbursement of medical expenses expires the year in which your horse turns 20.

Policy excess

- ! In case of a claim under this insurance, a nonrecurrent policy excess of € 250 applies every insurance year. In addition, a 25% policy excess of all costs qualifying for reimbursement applies.

Second opinion/switch

- ! If you require a second opinion or if you want to switch to another vet/clinic for the same claim, these costs are only eligible for reimbursement provided we have given written consent in advance.

Additional information

You may request this consent in advance by means of medical documents presented to us such as a veterinarian statement and imaging (ultrasound/X-ray/endoscopy).

Consented diagnostic and therapeutic treatments

- ! The costs for diagnostic procedures such as scintigraphy, MRI and CT (safe for X-rays and ultrasound) and therapeutic treatments such as PRP, IRAP and Tildren only qualify for reimbursement if we have given our prior written consent and if the treatment has proved to be medically necessary.

Additional information

You may request this consent in advance by means of medical documents presented to us such as a veterinarian statement and imaging (ultrasound/X-ray/endoscopy).

Waiting period

- ! A waiting period means that if the horse develops a certain condition during the specified period after the insurance becomes effective, these costs do not qualify for reimbursement until the horse has recovered from that condition.

Additional information

This applies to a condition of/on the breathing system, also referred to as the respiratory system, if this occurs within one month of commencement of the insurance. Lameness in case it presents itself within two months of commencement of the insurance.



Where am I covered?

This insurance covers medical expenses incurred in the Netherlands, Belgium and Germany.



What are my commitments?

When requesting insurance, you must answer all questions in fairness. You must invest best efforts to minimise loss. Report any loss asap within 24 hours and follow our instructions. Report any changes in your circumstances without delay.



When and how do I pay?

You may pay premiums monthly, quarterly, per six months or once a year. Payments can be made using a giro collection form or through direct deposit.

Additional information

Installment payments require a 6% surcharge on the annual premium. For monthly installments, direct deposit payment is the only option, for which a SEPA authorisation is required. For premiums below € 300, only annual, half-yearly or quarterly payments are possible.



When does coverage start and end?

The insurance becomes effective on the date stated on the policy. If you fail to pay the premium on time, we may stop the insurance.

Additional information

The insurance ends automatically upon payment in case of total loss (e.g., the horse's death or permanent disability). In case of sales or transfer of ownership, the insurance will stop automatically on the date of transfer. The year in which your horse turns 20, the right to reimbursement of medical expenses will lapse and the basic coverage will be adjusted.



How do I cancel my contract?

After the first insurance year, you may cancel the insurance daily with due observance of a 1-month notice in writing, through email, through your insurance adviser or directly with us.