

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 a short-term insurance providing coverage in case your horse should die due to a covered event.



What does insurance cover?

- ✓ This insurance provides a nonrecurrent payment upon your horse's death due to a covered event.

Additional information

A covered event is death within 30 days as the direct consequence of surgery.

Sum insured

- ✓ Full payment (100%) of the sum insured applies in case of death or emergency slaughter due to a covered event.

Additional information

The terms and conditions provide definitions explaining e.g., what is meant by 'death', 'emergency slaughter'.

Death

- ✓ Coverage is provided in case of death or emergency slaughter within 30 days as the direct consequence of surgery.

Additional information

The terms and conditions provide definitions explaining e.g., what is meant by 'death', 'emergency slaughter'.



What does insurance not cover?

- ✗ You are not covered if you commit fraud when taking out the insurance or in case of loss. Or if loss follows from intent or recklessness or negligence. The word 'negligence' in any case means: incorrect or insufficient care of the horse and the failure to provide timely veterinary care.

Lifesaving surgery

- ✗ This insurance cannot be taken out for lifesaving surgery.

Additional information

E.g., colic surgery.



Are there any coverage limitations?

- ! If no vet has been consulted in the event of sudden death who has identified the horse and established (the cause of) the death, no payment is made.

Additional information

In case of a sudden death, the policyholder must discuss whether an autopsy is necessary. You require our prior consent for euthanising your horse. Our consent to end the horse's life does not imply a payment obligation.

Maximum insured value

- ! The insured value cannot exceed € 45,000, unless you have already taken out continuous insurance representing a higher value.



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 choose to pay premiums on a monthly basis, quarterly, every six months or once a year. Payments can be made using the giro acceptance form or through direct deposit.



When does coverage start and end?

The insurance commences on the day of surgery and ends on the 30th day of the day of surgery.



How do I cancel my contract?

This is a short-term policy that you may discontinue with due observance of a 1-month notice. You may do so in writing, by email, by addressing your insurance advisor or us directly.