



## This is how Hippo works!

Insurance from Hippo Horse Insurance; what should you pay attention to? Sometimes things can go wrong. No matter how careful you've been, accidents can happen or you might just have terrible luck. At Hippo Horse Insurance, we understand this better than anyone, and at such times, we try to find the best solution for you together with you or your intermediary. That's why we describe our rules and the agreements we make with you as clearly as possible.

### Applying for insurance

You can only apply for and take out insurance through an application form. This is possible digitally via our website, but you can also manually fill in a physical form and send it to us.

### We have no obligation to accept

We are not obliged to accept an application. In almost all cases, we respond positively to applications. We only reject an application if:

- The insured party does not meet all or part of the acceptance conditions;
- We consider it not responsible to offer you insurance;
- Incorrect information has been deliberately provided to us.

We check all the information we receive and also look at payment and claims behavior, as well as the insurance history. Various databases are consulted for this. If there is anything wrong with the application, we will refuse it. So, make sure that the information you provide to us is complete and correct. This prevents an application from taking longer than necessary or being rejected.

### DTThe premium is not paid on time. What happens next?

It can of course happen that you forget to pay your premium or that there was insufficient balance in the account at the time of collection. Read in our terms under "your premium and payment" how things will proceed and what the consequences may be for your coverage under this policy.

### We charge administration fees

Please note, the amounts mentioned below are exclusive of insurance tax!

• New policy		€	10,00
• Policy change		€	10,00
• Policy termination		€	10,00
• For renewal	per month	€	2,50
	per quarter	€	5,00
	per half year	€	5,00
	per year	€	7,50

### Registered mail

If we need to return documents by registered mail at the request of the insured party, we will pass on the costs we incur for this.

### We offer provisional coverage

Hippo Horse Insurance offers provisional coverage. You can provide provisional coverage for your horse 24/7 by providing in writing the N.A.W. data, start date/time, horse name, associated chip number, insured value and/or purchase value, and the desired coverage. When applying for a one-star coverage, the provisional coverage is also based on one-star coverage (death coverage). With an application for a two-star or higher coverage, the provisional coverage is based on two stars (death and accident coverage). The provisional coverage is valid for a maximum of 21 days. If we have not received and been able to process the acceptance documents from you in time, the coverage expires on the 21st day. The costs for this period of provisional coverage will be charged.

### Are you paying the premium in installments?

You can pay your premium monthly, quarterly, semi-annually, or annually. There is a 6% surcharge for payment per month, quarter, or half year. Monthly payment is only possible via direct debit with us. For the other terms, you can choose between direct debit or payment by invoice.

**The General Terms and Conditions apply to all our policies!**