



Reimbursement guide for medical expenses (EVZK-010122)

| NR | Description | Care Plus | Care Bronze | Care Silver | Care Gold | Maximum payment |
|----|--|---|---|--|--|--------------------------------------|
| 1 | Necessary care due to an acute colic | Colic operation + hospitalisation max. € 2.500,- p/iy but never more than the insured value | Colic operation + hospitalisation max. € 5.000,- p/iy but never more than the insured value | Colic operation + hospitalisation max. €5.000,- p/iy but never more than the insured value | Colic operation + hospitalisation max. €7.500,- p/iy but never more than the insured value | |
| 2 | Necessary care due to an accident | not insured | 75% | 75% | 75% | |
| 3 | Necessary care due to illness | not insured | 75% | 75% | 75% | |
| 4 | Necessary care due to lameness | not insured | not insured | 75% | 75% | |
| 5 | Necessary care and nursing during medical examination/treatment, per claim | see point 1 | max. 30 days | max. 30 days | max. 30 days | |
| 6 | Medically necessary orthopaedic shoes during the treatment | not insured | max. 2x p/iy (extra cost compared to standard shoes) (only accidents/illness) | max. 2x p/iy (extra cost compared to standard shoes) | max. 2x p/iy (extra cost compared to standard shoes) | |
| 7 | Dentistry as a result of an accident and illness (only reimbursed if requested and approved in writing in advance. Preventive care is not insured in any case!) | not insured | 75% | 75% | 75% | |
| 8 | Therapeutic treatments such as PRP, ACP, IRAP, Tildren and similar treatments, or therapeutic treatments above € 750 incl. VAT (only reimbursement if requested and approved in writing in advance) | not insured | 75% (only accidents/illnesses) | 75% | 75% | maximum € 1.250,- per insurance year |
| 9 | Diagnostic examinations like scintigraphy, MRI, CT scan, and similar examinations (reimbursed only if requested and approved in writing in advance). | not insured | 75% (only accidents/illnesses) | 75% | 75% | maximum € 1.750,- per insurance year |
| 10 | All other specific treatments that exceed the amount of € 750 must always be requested and approved in writing in advance. | not insured | 75% (only accidents/illnesses) | 75% | 75% | |
| 11 | Physiotherapy; given by an authorised animal physiotherapist and/or shockwave and laser therapy; given by a licenced veterinarian | not insured | not insured | not insured | max. 12 treatments max. € 600,- p/iy | |
| 12 | Rehabilitation/treatments Aquatraining; when given after substantiated referral by a licenced veterinarian | not insured | not insured | not insured | max. 12 treatments max. € 700,- p/iy | |
| 13 | Acupuncture, acupressure; and/or homeopathic remedies if given by an licenced veterinarian | not insured | not insured | not insured | 75% | |
| 14 | The costs of a second opinion and/or a transfer to another veterinarian for the same claim (reimbursed only if requested and approved in writing in advance). | not insured | 75% | 75% | 75% | |
| 15 | The costs of treatment of gastrointestinal disorders with medicines based on Omeprazole, Misoprostol, Sucralfate and similar substances. Only reimbursed in accordance with the conditions on the basis of a gastroscopy or intestinal biopsy. | not insured | not insured | 75% | 75% | maximum € 500,- per insurance year |
| 16 | Reimbursement limits per insurance year (max. p/iy) | max. € 2.500,- but never more than insured value of the horse | max. 100% of € 5.000,- but never more than insured value of the horse | max. 100% of € 5.000,- but never more than insured value of the horse | max. 100% of € 7.500,- but never more than insured value of the horse | |
| 17 | Deductible per insurance year (12 months from date of effect) | none | € 150,- p/iy | € 150,- p/iy | € 250,- p/iy | |

Only veterinary medicinal products with a legal registration for the animal species horse or alternative veterinary medicinal product which may be used in accordance with the Cascade regulation for horses are eligible for reimbursement. Supplements and care products are never eligible for reimbursement.

HIPPO HORSE INSURANCE

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