

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 basic insurance providing coverage in case your horse should die or become permanently unfit due to a covered event.



What does insurance cover?

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

Additional information

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

Sum insured

- ✓ Full (100%) payment of the sum insured applies in case of death or emergency slaughter due to a covered event. In case of permanent unfitness due to a covered event 90% of the sum insured will be paid out.

Additional information

If we take over the horse in case of permanent unfitness, you can choose to slaughter the horse or buy the horse back from us for euthanasia or preservation of the horse (subject to conditions). The residual value of repurchase will be withheld from the payment.

Death

- ✓ Coverage is provided in case of death or emergency slaughter as a direct result of an acute illness or accident.

Additional information

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



What does insurance not cover?

- ✗ The insurance does not cover any loss following from e.g., nuclear reactions, destruction instructed by the authorities, seizure, epidemic, war risk and natural disasters. It also does not cover any loss due to fraud, intent or negligence and the costs of specific medical experimental treatments as well as loss due to different use or the horse's inherent defect.

Additional information

For more information, reference is made to the general insurance conditions.

Claim or cause prior to commencement of the insurance

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

Loss following from medical treatments

- ✗ Usually entitlement to compensation is excluded if loss follows from medical treatments. This is the case, for example, if the horse dies or becomes permanently unfit because of experimental treatments. The consequences of surgical interventions or vaccinations are also not covered unless they were performed due to a covered loss.

Additional information

For example: the insurance covers the horse's death as a consequence of/after 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 payments will be 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.

Permanent unfitness

- ✓ Coverage is provided if the horse becomes permanently unfit for use as stated on the policy, as the direct consequence of an accident.

Additional information

The terms and conditions provide the definitions of what is meant by e.g., 'permanent unfitness' and 'accident'. The policy states that the horse can be used as follows: riding horse, trotting and racehorse or breeding stallion.

Castration

- ✓ Coverage is provided in case of death as a direct result of castration of a 1- or 2-year-old stallion with normally developed genitalia.

Additional information

The terms and conditions provide definitions explaining e.g., what is meant by 'death' and 'emergency slaughter' and how to tell the horse's age.

Permanent infertility of the mare

- ✓ Coverage is provided if the mare is permanently infertile after the birth or abortion of a foal as a direct result of an illness or accident.

Additional information

The terms and conditions provide definitions explaining e.g., what is meant by 'permanent infertility', 'illness' and 'accident'. In addition, the mare must have given birth to a full-term foal at least once during the period covered.

Choice: Medical expenses/fire/theft

It is possible to take out additional health insurance (Plus), fire insurance and theft insurance.

Additional information

For this, reference is made to the individual insurance cards for Plus, Fire and Theft.

Reaching the age of 20

- ! In the year in which your horse turns 20, the type of coverage will be adjusted to an accident insurance only, representing an insured value of € 1,400.



Where am I covered?

- ✓ Unless otherwise stated on the policy, the insurance is in force in the Netherlands, Belgium, Luxembourg, and Germany. Coverage is subject to specific conditions in and outside Western Europe.

Additional information

In Western Europe, coverage is provided if the horse does not stay there for more than 30 consecutive days or for a period of more than 30 days, only with prior written consent. Outside Western Europe, coverage is only provided if written consent has been issued prior to that stay, regardless of the number of days the horse remains there.



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 direct deposit.

Additional information

Installment payments require a 6% surcharge on the annual premium. For monthly installments, a direct deposit 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 unfitness). In case of sales or transfer of ownership, the insurance will automatically stop on the date of transfer.



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.