

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 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 or permanent unfitness due to a covered event.

Additional information

A covered event is death or emergency slaughter as the direct consequence of fire.

Sum insured

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

Death

- ✓ Coverage is provided in case of death or emergency slaughter as a direct consequence of fire.

Additional information

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



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.

✗ Fraud and intent/negligence

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

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.



! 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

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.