

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 to the Hippo 3 Stars providing coverage in case of medical expenses for your horse due to a covered event.

Additional information

For the exact payments/restrictions and exclusions reference is made to the terms and conditions.



What does insurance cover?

- ✓ This insurance reimburses the necessary veterinary medical expenses paid to heal and/or treat your horse due to a covered event. This insurance covers the costs paid for first-line (veterinarian) as well as second-line (specialist) veterinary assistance.

Additional information

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

Sum insured

- ✓ We reimburse those costs up to 100% of the sum insured as stated on the policy, however never beyond € 5,000 per insurance year.

Additional information

For more information about restrictions/exclusions, reference is made to the terms and conditions.

Veterinary help

- ✓ Veterinary help includes examination and treatment by a veterinarian, necessary care and nursing up to 30 days, X-ray/ultrasound, medicines and bandages, radiation and 2x orthopedic shoes (surcharge).



What does insurance not cover?

The following costs are not covered: costs of pregnancy and birth supervision, castration, veterinary examinations, preventive veterinary medicine, chronic recurrent disorders, euthanasia/removal, call-out costs, physiotherapy, acupuncture, alternative and natural medicine, purchase of utensils, food supplements and care products.

Additional information

For more information about restrictions/exclusions reference is made to the terms and conditions.

Authorities/Fraud/Intent and negligence

- ✗ Any loss caused by nuclear reactions, destruction by order of the government, seizure, epidemic, war risk and natural disasters is not covered. Loss following from fraud, intent or negligence and the costs of certain medical experimental treatments are not covered as well.

Additional information

For more information reference is made to the special insurance terms and conditions.

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 covered by the insurance.

Using the horse differently or inherent defect

- ✗ There is no right to reimbursement if the horse is used for purposes other than those insured. Or if loss follows from the horse's (inherent) defect. The term '(inherent) defect' in any case means: technical riding problems, character flaws and behavioral disorders.



Are there any coverage limitations?

- ! The right to reimbursement of medical expenses expires the year in which your horse turns 20.

Policy excess

- ! In case of a claim under this insurance, a nonrecurrent policy excess of € 150 applies every insurance year. In addition, a 25% policy excess of all costs qualifying for reimbursement applies.

Second opinion/switch

- ! If you require a second opinion or if you want to switch to another vet/clinic for the same claim, these costs are only eligible for reimbursement provided we have given written consent in advance.

Additional information

You may request this consent in advance by means of medical documents presented to us such as a veterinarian statement and imaging (ultrasound/X-ray/endoscopy).

Consented diagnostic and therapeutic treatments

- ! The costs for diagnostic procedures such as scintigraphy, MRI and CT (safe for X-rays and ultrasound) and therapeutic treatments such as PRP, IRAP and Tildren only qualify for reimbursement provided we have given our prior written consent and if the treatment has proven to be medically necessary.

Additional information

You may request this consent in advance by means of medical documents presented to us such as a veterinarian statement and imaging (ultrasound/X-ray/endoscopy).

Waiting period

- ! A waiting period means that if the horse develops a certain condition during the specified period after the insurance becomes effective, these costs do not qualify for reimbursement until the horse has recovered from that condition.

Additional information

This applies to a condition of/to the breathing system, also referred to as the respiratory system, if this occurs within one month of commencement of the insurance.



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 pay premiums monthly, quarterly, per six months or once a year. Payments can be made using a giro collection form or through direct deposit.

Additional information

Installment payments require a 6% surcharge on the annual premium. For monthly installments, direct deposit payment 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.