

Hippo Castration

Information document about the insurance product

Company: Hippo Horse Insurance, financial service provider, license: 12008569 (NLD)
Product: Hippo Castration



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 short-term 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 due to a covered event.

Additional information

A covered event means death within 30 days as a direct result of castration performed by a certified veterinarian.

Sum insured

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

Additional information

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

Castration risk under basic insurance

- ✓ If you have already taken out our basic insurance, then castration risk is covered as well until the horse's 2nd year of life.

Additional information

The horse's genitalia must be normally developed.

Medical expenses because of castration

- ✓ If you have already taken out the Hippo 3Stars or Hippo 4Stars basic insurance including the Silver, Bronze or Gold health insurance, all medical expenses due to complications as a result of castration qualify for reimbursement.



What does insurance not cover?

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



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 payment obligation.

Maximum insured value with full anesthetics

- ! The insured value for castration under general anesthetics is no more than € 45,000, unless you have already taken out continuation insurance representing a higher value.

Maximum insured value standing castration

- ! With standing castration, the insured value can be no more than € 10,000.00.



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?

Because this is a short-term policy, the premium must be paid in one go for the entire term. Direct deposit payment is the only option.



When does coverage start and end?

Coverage commences on the day castration is performed and ends on the 30th day of the day castration was performed.



How do I cancel my contract?

This is a short-term insurance policy for which the premium is paid once only. The insurance will automatically expire and needs not be cancelled.

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