

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 additional insurance providing coverage in case of a covered event.



What does insurance cover?

- ✓ This insurance entitles you to payment if the insured horse is stolen.

Sum insured

- ✓ The entire sum insured (100%) will be paid out as the consequence of a covered event.

Theft

- ✓ Theft means someone taking the horse and/or object insured that belongs wholly or partly to another person by means of forcible entry, with the intent of unlawfully appropriating the horse and/or object insured.

Additional information

Kindly report theft to the police as soon as possible and provide us with a copy of the police report without delay. Abroad, you must immediately report to the local police.



What does insurance not cover?

- ✗ All loss following from e.g., nuclear reactions, destruction instructed by the authorities, seizure, epidemic, war risk and natural disasters is not insured.

Fraud and intent/negligence

- ✗ You are not covered if you commit fraud when taking out insurance or in the event of loss. Or if loss follows from intent or recklessness or negligence.



Are there any coverage limitations?

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

Commitments

- ! You commit to transferring all property rights of the horse insured to us by means of a written waiver, as well as all official identification papers and a police report.

Additional information

Our payment obligation commences if the horse insured cannot be recovered within 30 days of the theft.

Reaching the age of 20

- ! This insurance expires in the year in which your horse turns 20.



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 given 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 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 disability). In the event 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.