

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 if the embryo/foal should die due to a covered event.



What does insurance cover?

- ✓ This insurance provides a nonrecurrent payment in case of death or permanent unfitness of the embryo/foal due to a covered event.

Additional information

The risk insured involves an embryo resulting from an embryo transplant, flushed from the biological mare and transferred to a surrogate mare. Embryo insurance can be requested from 45 days after the transplant date. Coverage commences on the day stated on the policy and ends on the 7th day after the foal's birth.

Sum insured

- ✓ 85% of the sum insured will be paid out.

Aborting the embryo/foal

- ✓ Coverage is provided if the mare aborts the embryo/foal.

Born dead or deformed

- ✓ Coverage is provided if the foal was born dead or deformed.

Death, emergency slaughter and/or permanent unfitness

- ✓ Coverage is provided in case of death, emergency slaughter and/or permanent unfitness of the foal as a result of an illness, an accident or lameness.

Additional information

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

Choice: Transplantation costs and surrogate mare

You may choose to cover the costs of transplantation and surrogate mother as well. The surrogate mare will then be covered pursuant to the XH1Star insurance.

Additional information

For more information reference is made to the XH1 insurance card.



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.

✗ Twin pregnancy

In the case of a twin pregnancy, no damages will be paid if one of the two foals was born dead or deformed or becomes permanently unfit and/or dies within six (6) days after birth. If both foals die, one payment is made.

Congenital hereditary defect

- ✗ There is no entitlement to payment in case of a congenital hereditary defect.

Embryo in an older mare (> 20 years)

- ✗ There is no entitlement to benefit if the embryo dies for a reason not being abortion by an older mare (> 20 years).



Are there any coverage restrictions?

! If no recent pregnancy statement has been issued by your vet at the commencement of the insurance, which is based on palpation of your mare, we will not pay out if your mare is not pregnant (non-foaling).

Commitments in case of loss

- ! 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.



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?

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



When does coverage start and end?

Coverage commences on the day stated on the policy and ends on the 7th day after the foal was born.



How do I cancel my contract?

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