

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 basic insurances providing coverage in case of any medical expenses paid for your horse due to a covered event.

Additional information

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



What does insurance cover?

- ✓ The costs for colic surgery including any hospitalisation involved.

Sum insured

Medical expenses are covered up to € 2,500 per insurance year, regardless of the insured value.

Additional information

Please note: only the costs of surgery qualify for reimbursement as well as any stay required.



What does insurance not cover?

Fraud and intent/negligence

- ✗ You are not insured if you commit fraud when taking out insurance or in case 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.

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?

Reaching the age of 20

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



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 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.