

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 in-kind policy to cover the funeral costs of your horse.

#### Additional information

Funeral means cremation. The physical cremation of your horse.



### What does insurance cover?

- ✓ This insurance covers the costs of cremating your horse.

#### Sum insured

- ✓ All costs covered are paid out directly to the funeral home involved. This is an in-kind policy.

#### Transport

- ✓ Coverage is provided for transporting your horse to the funeral home.

#### Additional information

Transporting the dead horse from an address in the Netherlands to the funeral home this must be done by a carrier (employed by) of the funeral home.

#### Funeral certificate

The costs of an official funeral certificate are covered.

- ✓ **Additional provision for the age of 23**  
No premium is due from the contract expiry date in the year in which the horse turns 23. Coverage continues.



### What does insurance not cover?

- ✗ Your own transport to the funeral home is not insured.

#### Euthanasia, autopsy, or other costs

- ✗ Insurance does not cover the costs of euthanasia, autopsy, or any other veterinary costs.

#### Foal of the insured mare

- ✗ Insurance does not cover the cremation of a foal born from the insured mare.

#### Ashes holder costs

- ✗ The costs for buying an ashes holder to keep the memories of your horse or pony are not covered.

#### Additional information

E.g., urns, jewelry and other options to store ashes.



### Are there any coverage restrictions?

- ! The obligation to reimburse the costs covered only takes effect three (3) months of commencement of this insurance. If the horse must be euthanised within three (3) months of commencement of this insurance or if the horse dies because of an acute illness or accident, the costs will be reimbursed.

#### Transportation at special hours

- ! Transportation (by a carrier employed by the crematorium) of your horse is covered except for transportation after 5pm or before 9am, transportation on Sundays and public holidays as well as transportation beyond Dutch national borders.



### Where am I covered?

- ✓ This insurance only provides coverage within the Netherlands and applies to Dutch funeral homes.



### 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

Instalment payments require a 6% surcharge on the annual premium. For monthly instalments, 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.