

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 fetus/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 fetus/foal due to a covered event.

##### Additional information

Coverage is provided until the 7<sup>th</sup> day after birth. Fetus insurance can be requested as of 90 days of the last breeding date. Coverage takes effect on the day stated on the policy and ends on the 7<sup>th</sup> day of the foal's birth.

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##### Sum insured

The entire sum insured (100%) will be paid out.

- ✓ **Aborting the fetus/foal**  
Coverage is provided if the mare aborts the fetus/foal.

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

- ✓ **Death, emergency slaughter and/or permanent unfitness**

- ✓ Coverage is provided in case of death, emergency slaughter and/or the foal's permanent unfitness due to 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'.



#### 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 benefit in case of a congenital hereditary defect.

##### Fetus 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 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 payment is 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, the 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 7<sup>th</sup> 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.