

Hippo Third-Party Liability Insurance (TPLI)



Information document about the insurance product

Company: Hippo Horse Insurance, financial service provider, license: 12008569 (NLD)
Product: Hippo Third-Party Liability Insurance (TPLI)

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 insurance provides coverage if you the owner are being held liable for any loss your horse has inflicted on third parties.



What does insurance cover?

- ✓ This insurance covers your liability for loss inflicted on third parties as the owner of the insured horse.

Additional information

A third party means: everyone, except for yourself, your spouse or registered partner and those living with you as a family or otherwise. To be entitled to coverage you must be living in the Netherlands *and* loss must have been caused in the Netherlands by the insured horse.

Sum insured

- ✓ Any damages that you must pay to a third party or third parties are covered up to € 500,000 per incident. If you have taken out insurance for multiple horses, this maximum sum will apply to each incident for all horses together.

Additional information

We take care of the settlement and determine third parties' loss. We reserve the right to pay benefits under this insurance directly to the person by whom you are sued and/or to reach a settlement.

Damage to property

- ✓ Coverage is provided in the event of loss caused by and/or resulting from damage, destruction or loss of property belonging to a third party.

Personal injury

Coverage is provided in case of loss caused by and/or resulting from bodily injury, impairment to health or death of a third party.



What does insurance not cover?

- ✗ The claim or its cause might predate commencement of the insurance. In which case the insurance does not provide coverage. Any other loss not being property damage or bodily injury is not covered as well.

Transporting property or supervision

- ✗ The insurance does not cover damage to property that you transport, use or have in your possession.

Intent and/or negligence

- ✗ The insurance does not cover liability for loss caused by or following from your intentional and unauthorised acts or failure to act vis-à-vis a person or property.

Additional information

If you are part of a group and (one of the members of) this group acts or fails to act intentionally and unauthorised, then this exclusion will also apply if you did not act or fail to act yourself.

Trot races and other horserace competitions

- ✗ The insurance does not cover any loss presenting itself due to or during trot races and other horseracing competitions.



Are there any coverage restrictions?

- ! The insurance exclusively covers liability if the insured horse is serving private purposes only.

Non-distribution clause

- ! If you have another insurance policy that also entitles you to payment, this insurance will only reimburse the loss and/or costs that are not reimbursed by that other insurance (or would have been reimbursed if this insurance did not exist).

Additional information

This is a secondary insurance.

If necessary, payments beyond the maximum are made as well

- ✓ Costs of proceedings (including legal assistance) conducted with our consent or at our request. Any statutory interest owed on maximum damages and the necessary as well as reasonable costs that you incur in preventing/reducing an imminent risk of loss.

Additional information

If necessary, these costs will be paid on top of the maximum benefit of € 500,000.



Where am I covered?

- ✓ This insurance only covers loss inflicted in the Netherlands.



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.