

# Hippo Trailer & Horse-Drawn Vehicle Insurance



## Information document about the insurance product

Company: Hippo Horse Insurance, financial service provider, license: 12008569 (NLD)

Product: Hippo Trailer & Horse-Drawn Vehicle Insurance

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 covers damage to your trailer/horse-drawn vehicle.



#### What does insurance cover?

- ✓ This insurance provides a nonrecurrent payment in case of total loss of your trailer/horse-drawn vehicle and this insurance entitles you to payment in case of damage to your trailer/horse-drawn vehicle including any accessories stated on the policy due to a covered event.

#### Additional information

A covered event for instance is when your trailer/horse-drawn vehicle is seriously damaged during use.

#### Sum insured

- ✓ The current value, if the trailer/horse-drawn vehicle is at least 50 years old, less any residual value. For a trailer/horse-drawn vehicle that is younger than 50 years, the entire sum insured (100%) will be paid out, less a depreciation percentage and any residual value. In the event of damage to the trailer/horse-drawn vehicle affecting use: the repair costs.

#### Additional information

Payment may never exceed the sum insured as is stated on the policy. Consult the policy conditions for more information about the depreciation rate and the measures required in case of repair costs.

#### Damage

- ✓ This insurance entitles you to payment in case of damage to the trailer/horse-drawn vehicle, including any accessories stated on the policy, during use and storage by yourself, during transportation and while attending inspections and other equestrian events.



#### What does insurance not cover?

- ✗ Loss following from e.g., nuclear reactions, destruction by order of the authorities, seizure, epidemic, war risk and natural disasters is not covered.

#### Fraud and intent/negligence

- ✗ You are not covered if you commit fraud when taking out insurance or in case of loss. Or if loss follows from intent or recklessness or negligence.

#### Exclusions

- ✗ Any damage following from embezzlement or loss, by not taking security measures, while training or participating in combined driving competitions, during rental or while transporting persons against payment as well as damage caused by normal use or slow-acting influences or inherent defect.

#### Additional information

Normal use means scratches, cracks, scrapes, dents and wear.

#### Guarantee

- ✗ There is no right to payment in case of a covered loss.



#### Are there any coverage restrictions

- ! You must give us the opportunity to assess the damage prior to repairs. Damage up to an amount of € 250 can be repaired immediately. You must then send us a specified repair invoice.

#### Policy excess

- ! For each claim a € 100 policy excess will be charged, unless in case of total loss of the insured trailer/horse-drawn vehicle.

### Theft

- ✓ This insurance provides coverage in case of theft of the trailer/horse-drawn vehicle including the accessories stated on the policy during use or storage by yourself, during transportation and while attending inspections and other equestrian events.

### Additional

You must immediately report theft to the police and provide us with the police report. We will not proceed to pay out if the insured trailer/horse-drawn vehicle is recovered within 30 days of the theft. Upon payment, you must transfer the ownership rights and all official papers of the insured trailer/horse-drawn vehicle to us.



### Where am I covered?

- ✓ Unless otherwise stated in 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 trailer/horse-drawn vehicle 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 trailer/horse-drawn vehicle 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?

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 disability). 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.