

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 tack.



What does the insurance cover?

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

Additional information

A covered event for instance is when your tack is seriously damaged during use.

Sum insured

- ✓ In case the tack is totally lost or stolen: 100% of the sum insured as stated on the policy, less any depreciation percentage and less any residual value. If the tack is damaged disallowing use as a result: the repair costs.

Additional information

Consult the policy conditions for more information about depreciation percentage and the measures required in case of repair costs.

Damage

- ✓ This insurance entitles you to payment in case of damage to the tack, 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 the insurance not cover?

- ✗ Loss due to 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 damage. Or if damage follows from intent or recklessness or negligence.

Exclusions

- ✗ Any damage caused by embezzlement or loss, by not taking security measures. Damage following from rental of the tack. Damage due to normal use such as scratches, cracks, scrapes or dents as well as wear or slow-acting influences or inherent defect.

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 € 125 can be repaired immediately. You must then send us a specified repair invoice.

Additional information

The repair costs will be reimbursed provided they are less than or equivalent to the current value.

Policy excess

- ! For each claim a € 100 policy excess will be charged, unless in case of total loss of the insured tack.

Theft

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

Additional information

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 tack is recovered within 30 days of the theft. Upon payment, you must transfer the ownership rights and all official papers of the insured tack 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 tack 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 tack 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?

The premium of this insurance policy is paid annually. Payments can be made using a giro collection form or through direct deposit.

Additional information

Direct deposit payments require a SEPA authorisation, the minimum premium for this insurance is € 40.



When does coverage start and end?

The insurance becomes effective on the date stated on the policy. If you fail to pay the payment on time, we may stop the insurance.

Additional information

The insurance ends automatically upon payment in case of total loss. In case 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.