



## Comfort insurance

In the General Terms and Conditions you will find definitions of the terms that appear in the various sets of conditions. These definitions apply to the General Terms and Conditions, the insurance conditions, the clauses and the provisions on the policy schedule.

### Article 1. Scope of the cover

**1.1** We indemnify loss or damage occasioned by:

- a. death or emergency slaughter;
- b. castration of one- and two-year-old stallions with normally developed sexual organs;
- c. fire;
- d. the costs of veterinary assistance in connection with an accident, sickness or lameness.

**1.2** Veterinarian assistance is understood as meaning:

- a. assistance needed for the horse's recovery and/or treatment;
- b. all costs of examination and treatment by a veterinarian or animal clinic in the Netherlands or Belgium;
- c. the costs of care and nursing during examination and treatment, up to a maximum of 30 days per claim;
- d. all additional costs of X-ray examination, medicines and dressings, radiation therapy and medically necessary orthopaedic shoeing during the treatment. The costs of orthopaedic shoes are reimbursed a maximum of two times per insurance year.

### Article 2. Compensation

We indemnify:

- a. 50% of the insured value in the event of death, emergency slaughter or fire;
- b. 70% of the bills for medical expenses. An excess of €100,- per claim applies;
- c. the costs of veterinary assistance up to a maximum of 100% of the insured value of the horse, and never more than:
  - €3.000,- per insurance year for veterinary assistance in connection with an accident or sickness;
  - €1.000,- per insurance year for veterinary assistance in connection with lameness.

### Article 3. Additional exclusions

**3.1** Unless the risk is insured according to your policy schedule, we do not reimburse any costs:

- a. of complications in the mare as a result of carrying, foaling, losing a foal or giving birth to a foal;
- b. of complications in the castration of the stallion;

**3.2** We do not reimburse the costs:

- a. of supervision of the mare in the event of artificial insemination or embryo transplantation and whilst the mare is carrying or during the birth of a foal;
- b. of veterinary assistance given to the foal born of the insured mare;

- c. of sterility and/or fertility examinations;
- d. of castration of the stallion;
- e. of preventive veterinary assistance, irrespective of whether this is rendered obligatory by the authorities. This is understood as including inter alia: vaccinations, preventive dentistry and worming treatment;
- f. resulting from an omission to provide for the usual preventive arrangements;
- g. of further veterinary assistance for chronic recurrent disorders in which permanent recovery is not expected;
- h. of veterinary assistance provided after the day on which the insurance came to an end;
- i. of veterinarians' travel expenses and the costs of transport to the veterinarian or animal clinic;
- j. of veterinary inspections;
- k. of euthanasia or removal of the horse;
- l. of postage and other administrative expenses;
- m. of vitamin and hormone preparations, food supplements and grooming products;
- n. of physiotherapy, training, sports supervision and rehabilitation;
- o. of acupuncture, homeopathy, and any other natural therapy and alternative medicine;
- p. of the purchase of devices and appliances such as eczema blankets, inhalers or atomisers;
- q. of horse-shoeing carried out by an unqualified farrier;
- r. if the prognosis for the horse offers less than a 50% chance of recovery;
- s. after we have indicated that we will (can) take over the horse;
- t. of a second opinion unless we have given our permission for this;
- u. of examination and treatment by different veterinarians for the same claim, unless we have given our permission for this;
- v. after the basic insurance has changed in accordance with Article 12.2 of the General Terms and Conditions in relation to the horse reaching the age of 20 years.

### Article 4. Waiting period

Our obligations take effect:

- 4.1** one (1) month after the inception date for disorders of the respiratory system;
- 4.2** two (2) months after the inception date for cases of lameness.

### Article 5. Additional obligations

Supplementary to Article 9 of the General Terms and Conditions, you are obliged to request permission before having diagnostic (e.g. scintigraphy, MRI, CT scan, etc.) and therapeutic procedures carried out that contribute disproportionately to the total medical expenses.