



Comprehensive insurance

In the General Terms and Conditions you will find definitions of the terms that appear in 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.

Additional definitions

Infertility is understood as meaning the mare's failure to carry after extensive veterinary treatments over a period of at least two servicing seasons.

Article 1. Scope of the cover

We indemnify damage to the insured horse caused by:

- a. death or emergency slaughter;
- b. death or emergency slaughter as a result of fire.
- c. death or emergency slaughter resulting from castration of 1- and 2-year-old stallions with normally developed sexual organs;
- d. permanent disability in accordance with the use described on the policy schedule, insofar as this disability is a result of sickness, accident or lameness;
- e. permanent infertility in mares after foaling or loss of a foal as a result of sickness or accident; the mare should prove that she is fertile, during the course of the current insurance, by giving birth to a foal.

Article 2. Compensation

We indemnify:

- a. 100% of the insured amount in the cases referred to in 1a, 1b and 1c;
- b. 90% of the insured amount in the event of permanent disability in the cases referred to in 1d and 1e.