



## Comprehensive sickness insurance policy

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.

### Article 1. Scope of the cover

**1.1** We reimburse veterinary costs incurred for necessary veterinarian assistance for the healing and/or treatment of the horse, but only if the loss or damage is covered under the basic insurance that has been contracted.

We reimburse these costs up to a maximum of 100% of the insured amount of the horse, but this reimbursement shall never exceed € 5.000,- per insurance year.

**1.2** Veterinarian assistance is deemed to include:

- a. examination and treatment by a veterinarian in the Netherlands or Belgium;
- b. care and nursing during the examination and treatment, up to a maximum of 30 days per claim;
- c. X-ray examination, scans, medicines and dressings, radiation therapy and medically necessary orthopaedic shoes during the treatment. The costs of orthopaedic shoes are reimbursed a maximum of two times per insurance year.

**1.3** Excess

There is an excess of 25%, subject to a minimum of € 50,- per claim.

### Article 2. Additional exclusions

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

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

**2.2** We do not reimburse costs:

- a. of supervision of the mare during artificial insemination or embryo transplant and while the mare is carrying or giving birth;
- b. of veterinary assistance provided to the foal born of the insured mare;
- c. of sterility and/or fertility tests;
- 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: vaccinations, preventive dentistry and courses of worming;
- f. that are the result of failure to take the customary preventive measures;
- g. of further veterinarian assistance for chronic recurrent disorders that are not expected to result in any lasting injury;
- h. if the prognosis offers less than a 50% chance of the horse recovering;

- i. after we have indicated that we will (be able to) take over the horse;
- j. incurred for an examination that leads to the horse being rejected;
- k. of euthanasia or removal of the horse;
- l. of veterinary assistance which is provided after the day on which the insurance comes to an end;
- m. of veterinarians' travel expenses and the costs of transporting the horse to the vet or the animal clinic;
- n. of transport, assembly and disassembly of the mobile X-ray machine;
- o. of veterinary inspections;
- p. that consist of postage costs or other administrative expenses;
- q. of vitamin and hormone preparations, food supplements and care products;
- r. of physiotherapy, training, sports supporting care and rehabilitation;
- s. of acupuncture, homeopathy, any other natural forms of treatment and alternative medicine;
- t. of the purchase of devices and appliances such as eczema blankets, inhalers or atomisers;
- u. of horse-shoeing carried out by a non-certified farrier;
- v. of a second opinion unless we have given our permission for this;
- w. of examination and treatment by different veterinarians for the same claim, unless we have given our permission for this;
- x. after the basic insurance is 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 3. Waiting period

Our obligations take effect:

- a. one month after the insurance inception date for disorders of the respiratory apparatus;
- b. two months after the insurance inception date for cases of lameness.

For other disorders we do not apply a waiting period.

### Article 4. 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.

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