



## Death and Accident 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.

### Article 1. Scope of the cover

We indemnify damage to the insured horse on account of:

- a. death or emergency slaughter;
- b. death or emergency slaughter as a result of fire.
- c. death or emergency slaughter as a result of 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, only insofar as this disability is a result of an accident.

**Note! Lameness is not covered under this insurance, unless the lameness was brought about by an accident.**

### Article 2. Compensation

We indemnify:

- a. 100% of the insured amount in the case of death, emergency slaughter or fire;
- b. 90% of the insured amount in the event of permanent disability in the case referred to in point 1d.