



## Death insurance for Belgium including hospitalisation costs

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 indemnify damage to the insured horse on account of:
- death or emergency slaughter;
  - death or emergency slaughter as a result of fire;
  - death or emergency slaughter as a result of castration of 1- and 2-year-old stallions with normally developed sexual organs.
- 1.2** We reimburse costs of hospitalisation of the insured horse incurred in one of the animal clinics referred to in Article 2.3, but only in the case of colic, a serious fracture of the leg or an open wound.

### Article 2. Compensation

- 2.1** We indemnify 100% of the insured amount in the cases mentioned under 1.1
- 2.2** We reimburse hospitalisation costs up to a maximum of € 2.500,00, once only during the term of the insurance.
- 2.3** We pay compensation for hospitalisation effected by:
- the Faculty of Veterinary Medicine of the State University of Ghent or Liège;
  - the De Bosdreef animal clinic in Moerbeke - Waas;
  - the Equitom horse clinic in Meldert;
  - the De Morette animal clinic in Asse.