



Foetus 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 caused to the insured foal by:

- a. the mare losing the foal. If the mare proves not to be carrying, we only give cover if a recent declaration certifying that the mare was in foal, based on palpation of the mare, was issued by a veterinarian upon commencement of the insurance;
- b. stillbirth or deformity at birth;
- c. permanent disability resulting from sickness, accident or lameness;
- d. death or emergency slaughter as a result of fire.

Article 2. Compensation

We indemnify 100% of the insured amount.

Article 3. Additional exclusions

We do not indemnify any damage:

- a. in the case of a twin pregnancy where one of the two foals sustains damage as described in Article 1;
- b. if this is the result of congenital hereditary defects.

Article 4. Term of the insurance

The cover runs from 90 days after the date of transplantation or inception date stated on the policy sheet, and ends on the seventh (7th) day after the birth.