



Saddle 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. Where reference is made in the General Terms and Conditions to the insured horse, this is also understood as including the insured saddle (as well as any accessories).

Article 1. Scope of the cover

1.1 We indemnify damage caused by loss or theft of or damage to the insured saddle and any accessories described on the policy schedule:

- a. during use and stabling by you or your authorised representative;
- b. during transport;
- c. during time spent at examinations, equestrian events and horse races.

1.2 Excess

There is an excess of € 100,- per claim. This is not applied in the event of a total loss.

Article 2. Compensation

We indemnify:

- a. 100% of the insured amount in the case of total loss, minus the following depreciation percentages:

Age of new saddle	Depreciation	Not-new saddle: insurance years	Depreciation
0 - 2 ans	0 %	1 - 2 ans	10 %
2 - 3 ans	10 %	2 - 3 ans	20 %
3 - 4 ans	20 %	3 - 4 ans	30 %
4 - 5 ans	30 %	4 - 5 ans	40 %
5 - 6 ans	40 %	5 ou plus	50 %
6 ans ou plus	50 %		

- b. The amount of the repair costs in the case of damage:
 - if repair is possible, and;
 - the repair costs are lower than or equal to the difference between the value immediately before and after the occurrence.

Article 3. Additional exclusions

We do not indemnify any damage:

- a. caused as a result of defalcation or as a result of loss, other than due to theft;

- b. caused by the omission to take suitable protective measures;
- c. caused whilst the saddle had been rented out;
- d. caused by normal use, such as scratches, cracks, scrapes or dents;
- e. caused by wear and tear, influences exerting a gradual effect or an inherent defect;
- f. if the stolen saddle can be recovered within 30 days.

Article 4. Additional claim procedure

4.1 You are obliged to afford us the opportunity of recording the damage before you have it repaired. You may have damage up to a maximum amount of € 125,- repaired immediately, but only if you send us an itemised repair invoice.

4.2 In the event of a dispute with the expert appointed by us, you can appoint an expert yourself. In the event of the two experts not being able to agree on the amount of the damage, they will previously have appointed a third expert. The third expert consults with the other two experts and thereupon definitively establishes the size of the damage, in a binding appraisal, within the limits of the amounts established by the other experts. All the aforementioned experts must have acted in compliance with the "Code of Conduct for Expert Appraisal Organisations". We pay the salary and costs of all the experts, except where they have not complied with the aforementioned code of conduct. We pay the salary and costs of the expert appointed by the insured party up to a maximum of the amount of the salary and costs of the expert appointed by us. Where necessary, we reimburse the costs in excess of the insured amount applicable to the insurance in question.

4.3 In the case of theft, we are only obliged to pay compensation:

- after a period of 30 days after we have received notification of the occurrence, and;
- once you have transferred the rights of ownership to the saddle to us by means of a written waiver and.

4.4 If there is a residual value or an indemnity to which you are entitled other than that paid by us (e.g. a guarantee), this amount will be deducted from the compensation.