



Stud 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.

Additional definitions

Permanent inability to impregnate as a result of an incurable pathological defect:

A decline in sperm quality manifesting itself in a reduction in sperm capacity such that the stud is permanently no longer able to impregnate.

Article 1. Scope of the cover

We indemnify damage to your stud on account of:

- a. death and emergency slaughter;
- b. death and emergency slaughter as a result of fire;
- c. permanent inability to service as a result of a sickness or an accident;
- d. permanent inability to impregnate as a result of an incurable pathological defect;
- e. theft.

Article 2. Compensation

We indemnify:

- a. 100% of the insured amount in the event of death, emergency slaughter, theft or fire.
- b. 90% of the insured amount in the cases referred to in points 1c and 1d.

Article 3. Additional claim procedure

3.1 If insurance is also taken out for artificial insemination with fresh semen and with frozen semen, we indemnify:

- a. 27% of the insured amount if the stud cannot be deployed for AI with frozen semen but can be used for AI with fresh semen.

The insured amount is then reduced by 30%;

- b. 45% the insured amount if the stud can no longer be deployed for AI with frozen and cannot be used for AI with fresh semen either, but can still be put to use for natural servicing. The insured amount is then lowered by 50%.

3.2 The pay-outs described in Article 3.1, points a) and b) can only be claimed if the stud has completed at least two years of uninterrupted servicing in the period between the breeding authorisation date and the date on which we are notified of the reduced capacity.

3.3 For studs declared unsuitable for servicing on veterinary grounds, a waiting period of one year may be observed, after consultation between you and us, in order to determine whether the incapacity is permanent.