



## Surgery insurance

In the General Terms and Conditions you will find definitions of the terms that appear in the various sets of conditions. These definitions apply to the General Terms and Conditions, the category conditions, the clauses and the provisions on the policy schedule.

### Additional definitions

#### Surgery

The necessary perforation of tissue integrity with the aim of bringing about the horse's recovery.

### Article 1. Scope of the cover

**1.1** We indemnify loss or damage occasioned by:

- a. death or emergency slaughter;
- b. castration of one- and two-year-old stallions with normally developed sexual organs;
- c. fire;
- d. the costs of necessary surgery in connection with an accident, sickness or lameness.

### Article 2. Compensation

We indemnify:

- a. 50% of the insured value in the event of death, emergency slaughter or fire;
- b. the costs of surgery up to a maximum of 100% of the insured value of the horse and never more than:
  - € 3.000,- per insurance year for surgery in connection with an accident or sickness;
  - € 1.000,- per insurance year for surgery in connection with lameness.

### Article 3. Additional exclusions

**3.1** Unless the risk is insured according to your policy schedule, we do not reimburse the costs:

- a. of complications in the mare as a result of carrying, foaling, losing a foal or giving birth to a foal;
- b. of complications in the castration of the stallion.

**3.2** We do not reimburse the costs:

- a. of preventive surgery;
- b. of examination, treatment and/or stabling prior to and following the operation;
- c. of supervision of the mare in the event of artificial insemination or embryo transplantation and whilst the mare is carrying or during the birth of a foal;
- d. of veterinary assistance given to the foal born of the insured mare;
- e. of sterility and/or fertility examinations;
- f. of castration of the stallion;
- g. resulting from an omission to provide for the usual preventive arrangements;
- h. of veterinary assistance provided after the day on which the insurance came to an end;
- i. of veterinarians' travel expenses and the costs of transport to the veterinarian or animal clinic;
- j. of euthanasia or removal of the horse;
- k. of postage and other administrative expenses;
- l. of vitamin and hormone preparations, food supplements and grooming products;
- m. if the prognosis for the horse offers less than a 50% chance of recovery;
- n. after we have indicated that we will (can) take over the horse;
- o. of treatment by different veterinarians for the same claim, unless we have given our permission for this;
- p. after the basic insurance has changed in accordance with Article 12.2 of the General Terms and Conditions in relation to the horse reaching the age of 20 years.

### Article 4. Waiting period

Our obligations take effect:

- a. one (1) month after the inception date for disorders of the respiratory system;
- b. two (2) months after the inception date for cases of lameness.