



Stud Insurance

EHDHV-010121

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

Article 1 Scope of the cover

This *insurance* entitles to payment in the following cases:

- a. Sudden *death* or *emergency slaughter* of the horse as a direct result of an *acute illness* or of an *accident*;
- b. permanent inability to service or impregnate by the horse as a result of *illness* or *accident*;
- c. theft.

Article 2 Compensation

We reimburse:

- a. 100% of the sum insured stated on the *policy* in the cases under 1a and 1c;
- b. 90% of the sum insured stated on the *policy* in the event of *permanent disability* in the cases under 1b.

Article 3 Additional Provisions

3.1 If the *policy* states that artificial insemination with fresh semen and with frozen semen is also covered:

- a. 27% of the sum insured stated in the *policy* if the *stud* can no longer be deployed for AI with frozen semen but can be used for AI with fresh semen. The sum insured stated in the *policy* will be reduced by 30% after payment.
- b. 45% of the sum insured stated in the *policy* if the *stud* can no longer be deployed for AI with frozen semen and cannot be used for AI with fresh semen either, but can still be deployed for natural servicing. The sum insured stated in the *policy* will be reduced by 50% after payment.

3.2 Article 31. can only be invoked 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 pursuant to this article.

Article 4 Waiting period

For *studs* declared unsuitable for servicing on veterinary grounds, a waiting period of one year may be observed, after consultation, in order to determine whether the inability to service *y* is permanent as a result of *illness* or *accident*.

It is also important to know that in the year *your* horse reaches the age of 20 years, the cover as described in article 1 and 2 is adjusted. *You* will be notified in writing of this.