



# Funeral Insurance

EHVV-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 Additional definitions

- 1.1 Cremation: the physical cremation of a horse.
- 1.2 Transport: the transport of a dead horse from an address within the Netherlands to the funeral centre by a transporter (working on behalf) of the funeral centre.
- 1.3 Funeral certificate: a standard proof of cremation issued by the funeral centre.

## Article 2 Compensation

This *insurance* entitles to compensation of the costs of the cremation of the horse.

## Article 3 Compensation

3.1 The following costs are reimbursed:

- a. the *cremation*;
- b. the *transport*; **note**: these costs will only be reimbursed if the horse is at a location accessible to the transporter;
- c. the *funeral certificate*.

3.2 The costs will be paid directly to the funeral centre concerned.

## Article 4 Additional exclusions

The following costs are not reimbursed:

- a. transport carried out by *you*;
- b. *transport costs* charged for:
  - transport after 5 pm or before 9 am;
  - transport on Sundays and on public holidays;
  - transport beyond the Dutch national borders.
- c. the *cremation* of the foal born of an insured mare;
- d. euthanasia, dissection or other veterinary costs.

## Article 5 Waiting period

**Note**: the obligation to reimburse the above costs shall take effect 3 months after the commencement date of this *insurance*. If the horse must be euthanized or dies as a result of *acute illness* or *accident* within three months after the effective date of this *insurance*, the costs will be reimbursed.

## Article 6 Other provisions

The *premium* is no longer due from the *policy renewal date* in the year in which the horse reaches the age of 23 years. The cover shall remain in force.