



Hippo ☆☆☆
(EH3-010122)

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. death or emergency slaughter of the horse as a direct result of an acute illness or an accident;
 - b. death or emergency slaughter as a direct result of castration of a 1 or 2-year-old stallion with normally developed sexual organs;
 - c. permanent disability of the horse in respect of the use as stated in the policy, as a direct result of an illness or an accident.
 - d. permanent infertility of the mare after having had or rejected the foal as a direct result of an illness or an accident
- You must demonstrate, however, that the mare carried a full-term foal during the insurance period.

Article 2 Compensation

We reimburse:

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

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.