



# Reimbursement guide for medical expenses 2021

(EVZK-010122)

NR	Description	Care Plus	Care Bronze	Care Silver	Care Gold	Maximum payment
1	Necessary care due to an acute condition	Colic operation + hospitalisation max. € 2.500,- p/iy but never more than the insured value	Colic operation + hospitalisation max. € 5.000,- p/iy but never more than the insured value	Colic operation + hospitalisation max. € 5.000,- p/iy but never more than the insured value	Colic operation + hospitalisation max. € 7.500,- p/iy but never more than the insured value	
2	Necessary care in the event of an accident	not insured	75%	75%	75%	
3	Necessary care due to illness	not insured	75%	75%	75%	
4	Necessary care due to lameness	not insured	not insured	75%	75%	
5	Necessary care and nursing during examination/treatment, per claim	see point 1	max. 30 days	max. 30 days	max. 30 days	
6	Medically necessary orthopaedic shoes during the treatment	not insured	max. 2x p/iy (extra cost compared to standard shoes) (only accidents/illness)	max. 2x p/iy (extra cost compared to standard shoes)	max. 2x p/iy (extra cost compared to standard shoes)	
7	Dentistry as a result of an accident and illness (only reimbursed if requested and approved in writing in advance. Preventive care is not insured in any case!)	not insured	75%	on standard shoes	75%	
8	Therapeutic treatments such as PRP, ACP, IRAP, Tildren and similar treatments (reimbursed only if requested and approved in writing in advance).	not insured	75% (only accidents/illnesses)	75%	75%	maximum € 1.250,- per insurance year
9	Diagnostic examinations including scintigraphy, MRI, CT scan, and similar examinations (reimbursed only if requested and approved in writing in advance).	not insured	75% (only accidents/illnesses)	75%	75%	maximum € 1.750,- per insurance year
10	Physiotherapy; given by an authorised animal physiotherapist and/or shockwave and laser therapy; given by a licenced veterinarian	not insured	not insured	not insured	max. 12 treatments max. € 600,- p/iy	
11	Rehabilitation/treatments Aquatraining; when given after substantiated referral by a licenced veterinarian	not insured	not insured	not insured	max. 1 month max. € 700,- p/iy	
12	Acupuncture, acupressure; and/or homoeopathic remedies if given by an licenced veterinarian	not insured	not insured	not insured	75%	
13	The costs of a second opinion and/or a transfer to another veterinarian for the same claim (reimbursed only if requested and approved in writing in advance).	not insured	75%	75%	75%	
14	The costs of treatment of gastrointestinal disorders with medicines based on Omeprazole, Misoprostol, Sucralfate and similar substances. Only reimbursed in accordance with the conditions on the basis of a gastroscopy or intestinal biopsy.	not insured	not insured	75%	75%	maximum € 500,- per insurance year
15	Reimbursement limits per insurance year (max. p/iy)	max. € 2.500,- but never more than insured value	max. 100% of € 5.000,- but never more than insured value	max. 100% of € 5.000,- but never more than insured value	max. 100% of € 7.500,- but never more than insured value	
16	Deductible per insurance year (12 months from date of effect)	none	€ 150,- p/iy	€ 150,- p/iy	€ 250,- p/iy	

Only veterinary medicinal products with a legal registration for the animal species horse or alternative veterinary medicinal product which may be used in accordance with the Cascade regulation for horses are eligible for reimbursement. Supplements and care products are never eligible for reimbursement.

**HIPPO HORSE INSURANCE**

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