



## Care Gold

(HZG-010122)

The general terms and conditions, which apply to your insurance, contain a description of the terms used in various conditions. These definitions apply for the General Terms and Conditions, the Special Conditions, the clauses and the provisions on the policy.

### 1 Scope of the cover

If you have to incur medical expenses for your horse because of an illness or an accident. Then you are entitled to reimbursement of those medical expenses. The costs eligible for reimbursement are listed in article 3 et seq. **N.B.:** exclusions or limitations may also apply. These are also described in article 3 and further of these terms and conditions, on the policy or in the general terms and conditions.

### 2. Medical expenses payment

**2.1** Veterinary costs incurred for necessary veterinary assistance to heal and/or treat the horse are reimbursed. We reimburse these costs up to a maximum of 100% of the insured amount as stated on the policy, but never more than € 5.000,- per insurance year.

**2.2** Veterinary assistance is, in any case, understood to mean:

- a. Examination and treatment by a veterinarian in the Netherlands, Germany and Belgium;
- b. The necessary care and nursing during the examination and treatment, up to a maximum of 30 days per claim.
- c. X-ray examination, ultrasound scans, medicines and bandages, radiation and medically necessary orthopaedic shoes during the treatment. For orthopaedic shoes, the additional cost compared to a standard shoe is reimbursed a maximum of twice per insurance year.

**2.3** The following veterinary treatments are only reimbursed after prior written permission:

- a. Diagnostic procedures other than X-ray and ultrasound scans, such as scintigraphy, MRI, CT scan, etc.
- b. Control ultrasounds from six weeks after the previous ultrasound are eligible for reimbursement. Ultrasounds within this period must be requested in writing; otherwise, they are not eligible for reimbursement.
- c. Therapeutic treatments such as PRP, IRAP, Tildren, etc.
- d. The reimbursements will be paid out as described in the reimbursement guide for medical expenses.

**2.4** Within the maximum set in article 3.1, we also reimburse the costs of:

- a. Physiotherapy by an authorised animal physiotherapist. The costs for this will only be reimbursed after referral by a veterinarian and when the treatment is supervised by the referring veterinarian. The costs for this are reimbursed for a maximum of 12 treatments per insurance year, with a maximum of € 600,- per insurance year;
- b. Homoeopathic remedies given by a veterinarian;
- c. Acupuncture/acupressure given by a qualified veterinarian;
- d. Hydrotherapy given by a veterinarian. The costs for this will be reimbursed for a maximum period of 1 month per insurance year up to a maximum of € 700,-. Under hydrotherapy, we understand rehabilitation and/or treatment by means of controlled movement of the horse in water. Under hydrotherapy, we do not understand: hosing down the horse.

**2.5** Per insurance year, in the event of a claim under this insurance, a one-off deductible of € 250 applies. In addition, a deductible of 25% of all costs that qualify for reimbursement applies

### 3. Additional exclusions

**3.1** Costs for the following situations are never eligible for reimbursement:

- a. Supervision of the mare during artificial insemination or embryo transplantation and pregnancy or the birth of a foal;
- b. Veterinary assistance provided to the foal born of the insured mare;
- c. Sterility and/or fertility examinations;
- d. Castration of a stallion and consequential damage, unless it concerns a 1 to 2-year-old or if castration/surgery insurance has been taken out
- e. Veterinary inspections;
- f. Transport, setting up and dismantling of the mobile X-ray machine; and other ultrasound and sonography equipment
- g. Preventive veterinary care, whether or not mandated by the government. This includes vaccinations, dentistry, worm cures and stomach protectors; products for preventing illnesses, which ensure that the horse remains healthy and/or protected.
- h. Costs resulting from failure to take the usual preventive measures for the horse;
- i. Costs of veterinary care for chronic or recurrent conditions where permanent recovery is not expected. Chronic or recurrent conditions exist if after treatment our expert is of the opinion that permanent recovery within 12 months after the first treatment cannot be expected;
- j. Costs for treatment where the prognosis of recovery of the horse in accordance with our expert's opinion is less than 50%;
- k. Once we have indicated that we will take over the horse;
- l. Costs incurred for examination leading to rejection of the horse; and/or costs incurred after rejection.
- m. Euthanasia or removal of the horse;
- n. Call-out costs of veterinarians and the cost of transport to the veterinarian or veterinary clinic; and the associated costs. If no call-out costs are listed on the invoice, an amount of € 25,- will be deducted when a veterinarian has visited the horse;
- o. Costs for food supplements, care products, vitamin and hormone preparations and unregistered medicines;
- p. Costs of training, sports coaching, rehabilitation, physiotherapy, laser therapy, cold therapy, shockwave, UTC and similar forms that fall under human physiotherapeutic (paramedical) treatments.
- q. Costs of natural and alternative medicine and nutritional advice other than described in article 2.4(b) and (c);



- r. Costs for the purchase or rental of devices and utensils such as eczema blankets, inhalers or nebulisers;
- s. Regarding orthopaedic shoes, the costs of the standard shoes are not reimbursed (example: standard for this horse generally costs € 120,- the partial or full orthopaedic shoe generally costs € 185, so the reimbursement is € 65,-);
- t. Costs of a second opinion unless we have given previous written permission for one;
- u. Costs of examination and treatment by various veterinarians for the same claim, unless we have given previous written permission;
- v. Costs consisting of postage costs, hospital admission/registration costs, prescription costs, costs related to communication, certificates and results and other administrative costs or actions.
- w. Costs of control ultrasounds/radiology, which have taken place within a period of six weeks and for which we did not give prior written permission.
- x. Costs of treatments for which, in accordance with the conditions, prior written permission is required and which was not given. Under no circumstances will we commit to anything by telephone. Approval or rejection is always communicated to the insured in writing.
- y. All medically unnecessary actions!

#### **4. Waiting period for reimbursement of medical expenses for certain conditions**

A waiting period means that if the horse develops a certain condition (see below in the specified period after the commencement of the insurance), the medical expenses related to that condition are not eligible for reimbursement until it has been established that the horse has been cured of that condition. After assessment by our expert, the insured will be informed in writing, at which time the cover on this part will be fully effective again. This applies for:

- a. A disorder of/to the respiratory system also called the respiratory apparatus if this develops within one month after the insurance takes effect;
- b. Lameness/orthopaedic problem if this develops within two months of the insurance taking effect. We have no waiting period for other conditions (if covered).