## What will change for you?

We have updated the terms and conditions and our premiums with effect from 01-02-2023.

## What has changed for you?

- In some cases there may be a premium increase, for the current premiums please visit our website.
- We have also made some changes to the Terms and Conditions,
- These changes only apply to horses from 0 to 14 years old.

Adjustments General Conditions	
Article 8.4	Content of article adjusted
Article 8.5	Content of the article has been modified
Article 9.9	Addition of text Damage as a result of a medical medical treatment/operation is also excluded from a not covered damage.