



Hippo☆☆☆☆
EXH3-010116

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

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.