



# Embryo Insurance

EHEV-010121

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 Extent of the cover

This *insurance* entitles to payment in the following cases:

- a. rejection of the insured embryo/foal by the mare;
- b. *stillbirth* or deformity at birth of the insured foal;
- c. *stillbirth, emergency slaughter and/or permanent disability* of the insured foal as a result of *illness, accident or lameness*.

## Article 2 Compensation

We reimburse 85% of the sum insured as stated in the *policy*.

## Article 3

**There is no right to payment:**

- in the case of a twin pregnancy where for one of the two foals a situation arises as described in Article 1, or
- in the case of congenital hereditary defects, or
- if the embryo dies other than as a result of an older mare (from the age of 20) having/rejecting it.

## Article 4 Insurance period

The cover commences on the date stated in the *policy*, and ends on the 7<sup>th</sup> day after the birth of the foal.