

Care Gold

HZG-010121

In the general terms and conditions, which apply to *your insurance*, you will find a description of the terms stated in various conditions. These definitions apply to the general conditions, the special conditions, the clauses and the provisions of the *policy*.

Article 1 Extent of cover

If you incur medical expenses for your horse due to an *illness, accident or lameness*, you are entitled to reimbursement of those medical expenses. Article 3 ff states which costs are eligible for reimbursement. **Please note** that exclusions or limitations may also apply. These are also described in Article 3 ff of these conditions, in the *policy* or in the general terms and conditions.

Article 2 Medical benefits

2.1 Veterinary costs incurred for necessary veterinary assistance to cure and/or treat the horse are reimbursed. We reimburse these costs to a maximum of 100% of the insured amount as stated in the *policy*, but never more than € 7,500 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. necessary care and nursing during examination and treatment, up to a maximum of 30 days per claim;
- c. X-ray examinations, ultrasound scans, drugs and bandages, radiotherapy and medically necessary orthopaedic fittings during treatment. For orthopaedic fittings, the surcharge on the standard fittings is reimbursed no more than twice per *insurance year*.

2.3 The following veterinary treatments will only be reimbursed after written permission has been obtained:

- a. Diagnostic procedures other than X-rays and ultrasound scans, such as scintigraphy, MRI, CT scan, etc.
- b. Therapeutic treatments such as PRP, IRAP, Tildren, etc.

2.4 Within the maximum stipulated in Article 3.1 we also reimburse the costs of:

- a. physiotherapy by a qualified animal physiotherapist. The costs are only reimbursed after referral by a *veterinarian* and when the treatment takes place under the supervision of the referring *veterinarian*. The costs of this are reimbursed for a maximum of 12 treatments per *insurance year*, with a maximum of € 600;
- b. homoeopathic remedies applied by a *veterinarian*;
- c. acupuncture/acupressure applied by a qualified *veterinarian*;
- d. hydrotherapy applied by a *veterinarian*. The costs of this will be reimbursed for a maximum period of 1 month per *insurance year*, with a maximum of € 700.

Hydrotherapy means rehabilitation and/or treatment by means of controlled movement of the horse in water. By hydrotherapy we do not mean hosing down the horse.

2.5 In the event of a claim under this *insurance*, a one-off contribution of € 250 shall apply per *insurance year*. In addition, an excess of 25% of all costs eligible for reimbursement applies.

Article 3 Additional exclusions

3.1 Reimbursement never covers the costs:

- a. of accompanying the mare during artificial insemination or embryo transfer and during pregnancy or foaling;
- b. of veterinary assistance provided to the foal born of the insured mare;
- c. of sterility and/or fertility testing;
- d. of castrating the stallion;
- e. of veterinary inspections;
- f. of transport, assembly and disassembly of the mobile X-ray unit;
- g. of preventive veterinary care, regardless of whether this is a statutory requirement This includes vaccinations, dentistry and worming;
- h. resulting from failure to take the usual preventive measures for the horse;

- i. of veterinary care for chronic or recurrent diseases where permanent recovery is not expected. Chronic or recurrent diseases exist when, after treatment(s), our expert and your *veterinarian* are of the opinion that permanent recovery within 12 months after the first treatment is not to be expected;
- j. when the prognosis for recovery of the horse in consultation between our expert and your *veterinarian* is less than 50%;
- k. after we have indicated that we are prepared to acquire the horse;
- l. made for examinations leading to the rejection of the horse;
- m. of euthanasia or removal of the horse;
- n. of the call-out costs of *veterinarians* and the costs of transport to the *veterinarian* or veterinary clinic; if no call-out costs are stated on the invoice, an amount of € 25 will be deducted;
- o. of food supplements, care products, vitamin and hormone preparations and non-registered medicines;
- p. of training, sports coaching and rehabilitation other than as described in Article 3.4(d);
- q. of naturopathy and alternative medicine other than as described in Article 3.4(b)&(c);
- r. of the purchase or rental of equipment and utensils such as eczema blankets, inhalers or nebulisers;
- s. in the case of orthopaedic fittings, the surcharge on the standard fittings is reimbursed (example: standard all-round fittings for this horse cost € 120, partial orthopaedic all-round fittings cost € 185, here the reimbursement is € 65);
- t. of a second opinion unless we have given our written consent;
- u. of examination and treatment by different *veterinarians* for the same claim, unless written permission has been granted by us;
- v. which consist of postage, other administrative costs or handling.

Article 4 Waiting period for reimbursement of medical expenses for certain disorders

A waiting period means that if during the specified period after commencement of the *insurance* the horse develops a certain condition (see below), the sickness costs associated with that condition are not eligible for reimbursement until it has been established that the horse is cured of that condition. This applies to:

- a. a respiratory system condition if it arises within one month after the *insurance* takes effect;
 - b. lameness if it occurs within two months of the *insurance* taking effect.
- For other conditions (insofar as they are covered) we do not apply a waiting period.