

Horse Insurance - Basic

Insurance Product Information Document (IPID)

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Insurer: Fortegra Belgium Insurance Company NV

Joint Manufacturer: Fortegra Insurance Company NV / Petcover EU Agentur GmbH

Product: Horse and Pony Insurance (Basic Cover)

The product is administered by Petcover EU Agentur GmbH, acting on behalf of Fortegra Belgium Insurance Company NV as an intermediary authorised and regulated by the Österreichische Finanzmarktaufsichtsbehörde (FMA) under reference number: 32484052. Registered Office: Ared Strasse 16-18, 2544 Leobersdorf, Austria.

This document provides key information about your insurance policy. The complete contractual information about the product can be found in your certificate of insurance and in the insurance terms and conditions.

What is this type of insurance?

This is a policy which provides insurance cover for your horse if stolen or goes missing and death of your horse from an illness or injury

Optional Extra Cover:

You can select an additional cover for veterinary fees, disposal, permanent loss of use, horse trailer & horse drawn vehicles and saddlery and tack.



What is insured?

✓ **Theft or Straying** - If your horse is stolen or goes missing and cannot be found, We will pay you the sum insured (or your horse's market value if this is less than sum insured). We will also pay up to 300 € towards the cost of advertising and a reward.

✓ **Death from Illness and Injury**
If due to an illness or injury, your horse dies (if death occurs within 12 needs to be euthanised, we will pay you the sum insured or your horse's market value (if this is less than the sum insured).

Optional Extra Cover

✓ **Veterinary Fees**
The cost of veterinary treatment for an illness or injury:
• Economy-Option up to 4.000 €
• Superior-Option up to 6.000 €

✓ **Disposal**
The cost to remove and dispose of your horse, up to 180 €.

✓ **Loss of irrecoverable entry fees**
The cost of irrecoverable entry fees should your horse die before a show or event or if you are hospitalised on the day of a show or event, up to 500 €.

✓ **Permanent Loss of Use**
Up to 60% or 100% of the sum insured (or your horse's market value if this is less than the sum insured) if an injury or illness permanently prevents your horse from participating in any one of the insured

✓ **Saddlery and Tack**
The cost of repairing or the replacement value, or sum insured if your saddlery and tack is stolen, damaged or destroyed.

✓ **Horse Trailers or Horse-Drawn Vehicles**
The cost of repairing or the replacement value or sum insured of the horse trailer or horse-drawn vehicle is stolen, damaged or destroyed.



What is not insured?

✗ An illness which starts or shows clinical signs in the first 21 days of the policy. This only applies in your first policy year and doesn't apply in future years when you renew your policy with us.

✗ Pre-existing conditions. These are injuries that happened before your cover started.

✗ Any claim that results from any injury or incident which falls under any exclusion in the policy. If placed, they will be shown in the 'Exclusions

✗ The cost of a post mortem examination and/or report.

✗ The cost of having your horse euthanised, cremated, buried or any other form of disposal. Unless, disposal optional extra has been selected.

✗ Charges made for the completion of claim forms or any supporting documentation needed as part of your claim.

Optional Extra Cover

✗ Any disposal claim if death or euthanasia of your horse is not covered under death from illness or injury.

✗ Any illness or injury if either the time limit has been reached or the Vaccinations.

Any costs for alternative or complementary treatment or
✗ hospitalisation and transportation if the injury is not coverable under veterinary fees.

✗ Permanent loss of use if your horse is under 2 years of age or 20 years old or over at the beginning of the period of insurance as set out on

✗ More than 500 € for any saddle or tack if you do not have formal proof of purchase or a saddler's valuation.

✗ Any amount if your horse trailer or horse-drawn vehicle is damaged or destroyed whilst another person is paying to use it.



Are there any restrictions on cover?

! At the renewal following your horse's 20th birthday; death from illness cover; veterinary fee cover; alternative or complementary treatment cover; and irrecoverable entry fees; will stop and your cover will have to be changed to Senior Plan A or B which includes reduced coverage.

! If your horse is euthanised/put to sleep, to claim under this policy your horse's condition must meet the current Austrian Animal Welfare Act for the destruction of horses. These guidelines are stated in the terms and conditions of the policy wording.

! Certain limitations and exclusions may apply to your insurance.

Optional Extra Cover

! The renewal following your horse's 20th birthday, permanent loss of use cover will be removed and all cover under this benefit will stop.

! Some sections have excesses that apply. Full details of the excess that apply to sections of your policy can be found on your certificate of insurance.



Where am I covered?

✓ Your cover applies in the Germany and any journey within any country within the European Union for up to a maximum of 90 days in the period of insurance.



What are my obligations?

This part explains what we believe are the most significant policy holder obligations. For full details of all obligations please refer to the insurance terms and conditions.

Notification obligation

- Petcover EU Agentur GmbH must be fully and truthfully informed about the insured risk - before the contract is concluded and during the entire term of the contract. The things you need to tell us are detailed in your certificate of insurance and under "Your duty to disclose to us" in the insurance terms and conditions. Incomplete or incorrect information can result in a claim not being paid or affect the cover we provide.

Caring for your horse

- You must provide routine or preventative treatment normally recommended by a vet to prevent illness or injury.
- You must arrange for a vet to examine and treat your horse as soon as possible after it shows clinical sign(s) of an injury or illness.
- You must follow the advice and recommendations of the treating vet so as not to prolong or aggravate the illness or injury.

In the event of a claim

- You agree that any vet or therapist has your permission to release any information we ask for about your horse. If you incur any charge for this, you must pay the charge.
- Claims must be reported to us as soon as possible and within the applicable deadlines.

Optional Extra Cover

- For saddlery and tack cover, when saddlery and tack is left unattended, it must be kept in either a locked boot; or a domestic building that you live in that has been locked with a 5-lever mortice deadlock; or a building (or part of) that you do not live in that has been locked with a 5-lever mortice deadlock and has steel bars or a steel grid on all windows.
- For horse trailer or horse-drawn vehicle cover, when not in use, the horse trailer or horse-drawn vehicle must be secured with either a wheel clamp or a tow hitch lock.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Payment of the insurance premium is due upon conclusion of the contract. You can pay the premium annually or monthly, either by bank transfer, SEPA direct debit or credit card. Please contact us for further information.



When does the cover start and end?

This insurance covers a twelve-month period and the start and end dates of cover are specified on your certificate of insurance. The insurance policy renews for another twelve months, unless we or you cancel the policy.



How do I cancel the contract?

You have a 14-day right of withdrawal period. Full withdrawal rights can be found in your insurance terms and conditions.

After that period, you or we can cancel your policy by phone or in writing one month before the end of the insurance year. Please call us on 0800 85 03 505, write to Petcover EU Agentur GmbH, Ared Strasse 16-18, 2544 Leobersdorf, Austria or send an email to info.de@petcovergroup.com. Full cancellation rights can be found in the terms and conditions of the policy wording.