



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 *accident*.

#### **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 under 1c.

**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.**