



# Horse insurance

## Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Animal Insurance, Animal liability insurance and Medical treatment expenses insurance

Full information about the product and contract is provided prior to the contract in the product guide, insurance terms and conditions and the policy document.

## What kind of insurance is this?

Animal insurance compensates financial loss if your horse dies or strays off. It also always includes Animal liability insurance, which compensates damage when caused to a third party by the horse that you keep. Animal Insurance can be supplemented with medical treatment expenses insurance, which compensates treatment expenses if your horse falls ill or is injured. Insurance in case of illness or accident can be taken out for a horse that is aged between 10 days and 15 years. Animal insurance in case of accident can be taken out for a horse that is aged between 10 days and 21 years.



### What is insured?

- ✓ **Animal Insurance** – You can choose between two levels of Animal Insurance:
  - the more extensive alternative compensates loss of the horse owing to illness or injury
  - the less extensive alternative compensates loss of the horse owing to an accident.

The amount of compensation is the horse's fair value but not more than the sum insured. No deductible is applied under this insurance.
- ✓ **Animal liability insurance** – Compensates loss caused by the horse to a third party when the insured horse's owner, keeper or carer is legally liable for the loss. The compensation is a maximum of EUR 85,000 and the deductible is EUR 150.
- **Medical treatment expenses insurance** – You can choose between two levels of coverage:
  - the more comprehensive alternative covers the medical costs of illnesses and accidental injuries.
  - the less comprehensive alternative covers medical treatment expenses resulting from illnesses and accidents specified in the terms, such as the costs of a bloat operation

Expenses incurred during the insurance period are compensated up to the chosen maximum amount, but no more than the sum insured by Animal Insurance if this is lower than the maximum amount of compensation. Each insurance event carries a deductible of 25% of the expenses, but no less than the amount entered in the policy document.



### Are there any restrictions on insurance cover?

- Animal Insurance does not compensate the death of the horse if the reason was
- ! damage to joints, ligaments, tendons or bones
  - ! complication of stress injury treatment or stress-related muscle damage
  - ! financial reason
  - ! taking part in competitions against the competition rules
  - ! complication relating to castration or operations for undescended testicles
  - ! parturition, abortion or related complication.
- Animal liability insurance does not compensate a loss
- ! caused to the insured person or a person residing permanently in the same household.
- Examination and treatment expenses are not covered if they are caused by
- ! illness or injury to joints, ligaments, tendons or bones. Comprehensive Medical treatment expenses insurance, however, covers accidental fractures, tendon or ligament injury or, in the case of foals, articular infection
  - ! stress injury
  - ! lowered conception or breeding ability
  - ! treatment of heat disorders or other sex hormone disorders, growth or development disorder
  - ! personality flaw, behavioural disorder or bad habits
  - ! castration or operations for undescended testicles
  - ! physical therapy, physiotherapy, acupuncture, laser therapy or massage
  - ! dental or diastema care. However, Comprehensive Medical Treatment Expenses Insurance covers treatment of accidental tooth fracture or injury and root inflammation.
  - ! magnetic resonance imaging, computed tomography and scintigraphy scans, treadmill tests and endoscopy imaging
  - ! tetanus, if the horse has been insufficiently vaccinated
  - ! shockwave, manipulation or chiropractic therapy
  - ! taking part in competitions against the competition rules.



### What is not insured?

- ✗ Compensation will not be paid if the loss was caused intentionally. If the loss or damage was caused through gross negligence, or if the use of alcohol or drugs has contributed to the loss or damage concerned, the compensation may be reduced or disallowed.
- ✗ The insurance does not cover treatment or examinations which are not performed or prescribed by a vet, do not conform with generally accepted veterinary medicine, or are not necessary for the treatment of the illness or injury.
- ✗ Medical treatment expenses are covered only if they are incurred during the validity of the insurance.
- ✗ Indemnification of a stolen or strayed horse can only take place if it has not been recovered within one month.
- ✗ The insurance does not reimburse the horse's transportation costs.
- ✗ The insurance does not cover preventative care.



## Where am I covered?

- ✓ Horse insurance cover is valid throughout the Nordic countries. Medical treatment expenses insurance and animal insurance are temporarily also valid in the other EU countries and Switzerland, but only for a maximum of one year without interruption.
  - With an additional agreement and premium, the territorial limits of animal insurance can be extended.



## What are my obligations?

- When applying for the insurance, you must submit the correct information; i.e. fill in the health declaration truthfully.
- The insurer must be informed if any information submitted when applying for the insurance or entered in the policy document is incomplete, or if there have been significant changes in the information.
- The safety regulations issued by the insurance company on loss prevention and limitation must be followed.
- The information requested must be provided when claiming compensation.



## When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments. In certain cases, we require that the first insurance period's premium be paid in advance.



## When does the cover start and end?

The insurance starts at the earliest from the date it was applied for and the health information of the insured animal was provided. Insurance terminates when the insured animal dies or the policyholder terminates the insurance. Insurance coverage ends, however, when the horse turns 22. The insurance company also has the right to terminate the insurance cover under certain conditions. Remember to terminate the policy if the insured horse changes owners.



## How do I cancel the contract?

You can terminate Animal Insurance or a cover included in the policy any time in the op.fi online service or by submitting a written notice of termination to the insurance company. Insurance cannot be terminated over the phone.