

# Horse insurance

## Insurance Product Information Document



LocalTapiola General Mutual Insurance Company  
and LocalTapiola regional companies, Finland

For the complete contractual information, see the product description, the insurance terms and conditions, and the insurance policy.

### What is this type of insurance?

Life insurance covers the loss of your animal on account of an illness or an accident, and disappearance in Finland of a horse. Premium veterinary expenses insurance covers medical examination and treatment expenses of illnesses and accidents. Limited veterinary expenses insurance only covers medical examination and treatment expenses of certain illnesses and injuries. Third party liability insurance covers bodily injuries and property damage caused by a horse to third parties. You can take out insurance on your horse when it has reached the age of 10 days and is under 16 years of age.



#### What is insured?

##### Horse life insurance

- ✓ Loss of a horse when it dies or is put down on account of an illness or an accident.
- ✓ Disappearance in Finland of a horse.
- ✓ The amount of compensation equals the fair value of the horse in question, however not more than the sum insured. No deductible.

##### You may select from amongst two horse veterinary expenses insurance options:

- ✓ Premium horse veterinary expenses insurance covers medical treatment expenses of illnesses and accidents.
- ✓ Limited horse veterinary expenses insurance only covers medical examination and treatment expenses of the illnesses and injuries set out in the insurance terms and conditions.
- ✓ These veterinary expenses insurance options cover veterinary expenses incurred during an insurance period up to the maximum compensation which you have chosen: €4,000, €6,000, or €8,000.
- ✓ Our veterinary expenses insurance is subject to a deductible of €90 and, in respect of any costs exceeding this, 25% of each veterinary visit. All medicinal products prescribed for follow-up care in connection with an appointment are subject to a deductible of 25%.

##### Horse third party liability insurance

- ✓ Covers bodily injuries and property damage caused by a horse to third parties irrespective of any fault.
- ✓ The maximum compensation is €100,000/incident.
- ✓ Deductible €200/incident.



#### What is not insured?

- ✗ Any injuries or illnesses caused before your insurance policy takes effect.
- ✗ Musculoskeletal illnesses and injuries which cause lameness or other motor disturbances.
- ✗ Illnesses or injuries occurring in tendons, joints or ligaments or other ligament structures.
- ✗ Osteochondrosis and other loose bodies in joints and in ligament attachment sites.
- ✗ Bone fractures or infractions with signs of prior degeneration, bone disease, arthritic changes or strain injury.
- ✗ Prolonged or chronic respiratory tract diseases.
- ✗ Behavioural deficits, personality flaws or ill manners.
- ✗ The injuries, illnesses or expenses excluded from compensation in the insurance terms and conditions or the insurance policy.



#### Are there any restrictions on cover?

##### Respiratory tract diseases

- ! Medical examination and treatment expenses of any acute infectious respiratory tract inflammation are covered only under Premium veterinary expenses insurance. No other respiratory tract diseases are covered by these insurances.

##### Stomach ulcer

- ! Medical examination expenses of stomach ulcers are covered only under Premium veterinary expenses insurance. No medical treatment of any stomach ulcer or medication prescribed for treatment are covered by these insurances.

##### Dental diseases and dental accidents

- ! Accidental dental fractures and cracks and any root infection resulting from these are covered only under Premium veterinary expenses insurance. No other dental diseases are covered by these insurances.

Horse third party liability insurance does not cover any loss, damage or injury caused, for example:

- ! to an owner, groom, driver, rider or holder or to any of their property;
- ! to property used to the benefit of the insured or the horse in question;
- ! to a stable owner, stable company or stable worker or to any of their property;
- ! when horses are released together and they injure one another.



### Where am I covered?

- ✓ You are covered by life insurance and veterinary expenses insurance in the Nordic countries. In the other EU countries, Great Britain and Switzerland, your animal is covered for up to one year.
- ✓ Third party liability insurance provides cover only in the Nordic countries.



### What are my obligations?

- When concluding a contract, disclose the complete and true information, such as for the purposes of the health declaration.
- Pay your premiums and comply with the insurance safety regulations.
- Notify of any incorrect and incomplete insurance information without undue delay.
- Notify the insurance company if there are any material changes in the information shown in your insurance policy. These include changes in the fair value of your animal which affect the life insurance sum insured as a consequence of competitive success or when the animal suffers an injury.
- If damage occurs, file a loss report and disclose the true information necessary to settle your claim.



### When and how do I pay?

- Pay your insurance no later than on the due date via a bank using an invoice with a reference number. You may also pay your insurance with an e-invoice or in the form of direct payment (private customers) or using an online invoice (corporate customers).
- You may choose to pay your insurance in one or several instalments.



### When does the cover start and end?

Your insurance takes effect no sooner than on the day when you apply for it, and it remains in force for an indefinite period. Your insurance ends when you terminate it, at the latest. The insurance company may also cancel your insurance under some circumstances.

A horse life insurance policy expires no later than at the end of the insurance period during which the horse in question reaches the age of 24 years. Veterinary expenses insurance and Third party liability insurance may be kept active throughout the life of your animal.



### How do I cancel the contract?

You may cancel your insurance in writing at any point during an insurance period.