

Horse insurance

Contents

| | | | | | |
|----------|---|----------|----------|--|----------|
| 1 | Horse life insurance..... | 2 | 4 | Horse third party liability insurance | 6 |
| 1.1 | Subject matter of insurance, deductible and sum insured..... | 2 | 4.1 | Insureds and validity | 6 |
| 1.2 | Validity of cover | 2 | 4.2 | Covered insured events | 6 |
| 1.3 | Concepts | 2 | 4.3 | Exclusions | 6 |
| 1.4 | Covered insured events and related exclusions.... | 2 | 4.4 | Indemnification regulations for third party liability insurance..... | 7 |
| 1.5 | Claiming for compensation, and necessary statements..... | 3 | 5 | Premium..... | 7 |
| 2 | Limited horse veterinary expenses insurance..... | 3 | 6 | Safety regulations for horse insurances..... | 8 |
| 2.1 | Subject matter of insurance, deductible and maximum compensation amount | 3 | 6.1 | Obligation to comply with the safety regulations..... | 8 |
| 2.2 | Validity of cover | 3 | 6.2 | Treatment of horses..... | 8 |
| 2.3 | Concepts | 3 | 6.3 | Contacting a veterinarian | 8 |
| 2.4 | Covered insured events and related exclusions.... | 4 | | | |
| 2.5 | Making claims, and necessary statements | 4 | | | |
| 3 | Premium horse veterinary expenses insurance..... | 5 | | | |
| 3.1 | Subject matter of insurance, deductible and maximum compensation amount | 5 | | | |
| 3.2 | Validity of cover | 5 | | | |
| 3.3 | Concepts | 5 | | | |
| 3.4 | Covered insured events and related exclusions.... | 5 | | | |
| 3.5 | Making claims, and necessary statements | 6 | | | |

Horse insurance

An insurance contract is composed of the policy document, these insurance terms and conditions and the General terms and conditions of contract. Your insurance contract includes the insurance covers that are indicated in the policy document.

The policy document shows the individual details of your insurance contract, including the insured subject matter, the insurance covers, any possible individual exclusions, the sums insured, the maximum compensation amounts and the deductibles.

1 Horse life insurance

1.1 Subject matter of insurance, deductible and sum insured

The insured is the horse indicated in the policy document.

The sum insured for horse life insurance must not be higher than the horse's market value, which is determined based on the purchase price, breeding value, performance in exhibitions and competitions, and other merits. On the day of purchase, the maximum sum insured for the horse is limited to the purchase price. If the policyholder is liable for value added tax in equestrian activities, the horse is insured for a sum insured that is exclusive of value added tax.

During the period of cover, the sum insured can be increased until the horse reaches the age of 16 years. The sum insured can be increased based on competition performance or other merits. However, the increased sum insured does not apply to any illnesses, disorders, morbid changes or accidents that start or occur before the sum insured is increased. In these cases, the sum insured that was effective before the increase serves as the basis of indemnity.

In addition, the horse's value may change when competition accomplishments or performance decline or the competitive career ends, and it may also change as a result of the horse's injury or illness.

The policyholder is required to notify the insurer if there are any material changes in the factors that affect the horse's value.

The sum insured for horse life insurance is reduced annually by 20 per cent from the effective sum insured, beginning from the start of the insurance period during which the horse reaches the age of 16 years. However, the sum insured will not be reduced below €1,000. In any case, beginning from the start of the insurance period during which the horse reaches the age of 21 years, the maximum sum insured is limited to €20,000.

Life insurance is not subject to a deductible.

1.2 Validity of cover

1.2.1 Period of cover

Horse life insurance cover ends at the end of the insurance period during which the horse reaches the age of 24 years.

1.2.2 Territorial limits

Cover is in force in the Nordic countries. In addition, loss of animal that occurs in some other EU country, Great Britain or Switzerland can be covered if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, the animal's value will not be compensated.

1.3 Concepts

1.3.1 Accident

Accident is a sudden event caused by an external factor that results in an injury which leaves a visually noticeable local symptom.

Covered accidents include injury to previously healthy tissue if there is no disorder, degenerative change or other predisposing factor underlying the injury.

1.3.2 Hidden and congenital defects

This insurance does not provide cover against any hidden or congenital defects.

Hidden and congenital defects mean any pre-existing defects that the animal has before cover commences, regardless of when the defect(s) could be observed.

1.4 Covered insured events and related exclusions

1.4.1 What is covered?

Horse life insurance pays a benefit when, during the period of cover, the horse:

- falls so severely ill that, in spite of appropriate medical treatment, according to generally accepted veterinary practice, it is necessary to put the animal down;
- is accidentally injured so badly that, in spite of appropriate medical treatment, according to generally accepted veterinary practice, it is necessary to put the animal down immediately in the context of the accident;
- disappears in Finland and is not recovered within one month;
- dies.

A condition for cover is that the horse falls ill so severely or is injured so badly that, in spite of continuous medical treatment, it cannot be kept alive any longer.

1.4.2 What is not covered?

Horse life insurance does not provide cover against any of the following:

- musculoskeletal illnesses or injuries that cause lameness or other motion disturbances;
- illnesses and injuries in tendons, joints, ligaments or other connective structures;
- bone fractures or infractions that show signs of any prior degeneration, bone disease, arthritic changes or stress fracture;
- growth disorders;
- congenital or hidden defects;
- prolonged or chronic respiratory tract diseases;
- dental and periodontal diseases;
- degraded use value or reduced ability to perform athletically;

- illnesses, disorders or morbid changes that start, or accidents that occur, before cover takes effect, regardless of when the defect could be observed;
- complications of any illness, disorder, accident or procedure that is not included in cover;
- castration, retained testis surgery or any related complications;
- behavioural problems, personality flaws or bad habit;
- putting down or cremation of the horse, disposal of the horse's body, or examination or necropsy of a dead horse;
- billing costs, or costs of veterinary statements;
- the portion of value added tax that can be deducted for tax purposes.

These exclusions apply also if it is necessary to put the horse down on welfare grounds.

1.4.3 Horse-specific exclusion

Where the policy document contains a horse-specific exclusion, cover does not include any loss of the horse that is due to the cause set out in that exclusion.

This exclusion applies also if it is necessary to put the horse down on welfare grounds.

1.5 Claiming for compensation, and necessary statements

This insurance pays compensation only for the insured events determined as covered that occur during the period of cover. The time of occurrence of insured events is determined on veterinary grounds.

1.5.1 The horse's death

When claiming for the horse's death, in order to make a compensation claim, a veterinary statement must be provided confirming the cause of death or describing why it was absolutely necessary to put the animal down, and/or attesting to the type of illness, disorder or injury.

If the exact diagnosis which led to the putting down of the animal is not known, the insurer must be contacted to establish whether any further information or documents or a necropsy are needed to determine the eligibility of the claim.

If the horse dies suddenly or is found dead, it is a requirement to provide a veterinary statement or some other reliable document confirming the cause of death. Before disposing of the horse's body, the insurer must be contacted to establish whether any further information or documents or a necropsy are needed to determine the eligibility of the claim.

If the insurer requests a necropsy, the related costs will be reimbursed.

The insurer will not reimburse any costs of transporting a dead horse.

1.5.2 Disappearance

If the horse goes missing and is not found within one month, compensation is paid on the basis of a reliable report.

If the missing horse is recovered, any disappearance compensation that has been paid must be immediately returned to the insurer.

1.5.3 Basis of indemnity

The benefit payable for the horse's death is an amount that is equal to the fair value which the animal had before the moment of death, but in any case not more than the sum insured shown in the policy document.

Claims covered from government funds pursuant to the Animal Diseases Act or for other reasons will not be compensated.

1.5.4 Veterinary documents

The veterinary statement or receipts must indicate the horse's identification data, the case history, the examinations and treatments carried out, and a diagnosis of the illness, disorder or injury.

All veterinary statements and invoices must be prepared in Finnish, Swedish or English.

2 Limited horse veterinary expenses insurance

2.1 Subject matter of insurance, deductible and maximum compensation amount

The subject matter of this insurance is the horse shown in the policy document.

The deductible and the insurance period-specific maximum compensation amount are shown in the policy document.

It is possible to increase the maximum compensation amount selected for a veterinary expenses insurance policy, and to replace Limited veterinary expenses cover with Premium veterinary expenses cover, until the horse reaches the age of 16 years.

2.2 Validity of cover

2.2.1 Period of cover

Veterinary expenses insurance cover can be kept in force throughout the horse's entire life.

2.2.2 Territorial limits

Cover is in force in the Nordic countries. In addition, veterinary expenses incurred in some other EU country, Great Britain or Switzerland can be reimbursed if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, veterinary expenses will not be reimbursed.

2.3 Concepts

2.3.1 Accident

Accident is a sudden event caused by an external factor that results in an injury which leaves a visually noticeable local symptom.

Covered accidents include injury to previously healthy tissue if there is no disorder, degenerative change or other predisposing factor underlying the injury.

2.3.2 Hidden and congenital defects

This insurance does not provide cover against any hidden or congenital defects.

Hidden and congenital defects mean any pre-existing defects that the horse has before cover commences, regardless of when the defect(s) could be observed.

2.4 Covered insured events and related exclusions

2.4.1 What is covered?

This insurance provides cover for reasonable and justified veterinary expenses only when they arise from the examination and treatment of the following conditions:

- acute colic treatments, excluding all chronic gastrointestinal diseases causing colic;
- colic surgery;
- oesophageal obstruction;
- traumatic wounds;
- traumatic bone fractures or infractions, excluding ones showing signs of any prior degeneration, bone disease, arthritic changes or stress fracture.

The insurer has the right to refer the horse for treatment to a veterinarian's office, an equine clinic or a service provider of its choosing.

2.4.2 Veterinary expenses

Covered veterinary expenses include medical examinations and treatments provided by a veterinarian that are justified on veterinary grounds, as well as the work of any vet nurse who may assist the veterinarian with these procedures during the consultation. Cover includes the registered medicinal products, bandages and medical supplies used during the consultation. In addition, cover also includes the medicinal products and bandages prescribed for immediate follow-up care to treat an illness, disorder or injury that a veterinarian diagnoses.

Veterinary expenses are covered:

- when the disease or disorder starts or the accident occurs during the period of cover; and
- only in respect of the insurance period in which the expenses arise.

The maximum compensation payable during any one insurance period is limited to the maximum compensation amount shown in the policy document.

When treating the horse at a clinic, cover includes only the days of treatment on which, according to generally accepted veterinary practice, hospital-level medical treatment is absolutely necessary due to the horse's general condition if that treatment is included in cover.

For examinations and treatments provided outside Finland, maximum compensation is limited to the price level prevailing in Finland. When treating the horse in Finland, cover includes examinations and treatments provided by licensed veterinary surgeons who are recorded in the official Finnish register of veterinary surgeons.

2.4.3 What is not covered?

Limited veterinary expenses insurance covers veterinary expenses only based on the illnesses, disorders and injuries that are set out under Section 2.4.1.

Limited veterinary expenses insurance does not therefore cover any of the following:

- expenses of examining or treating lameness and musculoskeletal illnesses;

- expenses of examining or treating chronic gastrointestinal diseases causing colic, such as gastric ulceration, large colon sand accumulations or some other colic;
- growth disorders, osteochondrosis;
- OCD lesions in joints and in ligament attachment sites;
- dental fracture or dental care;
- eye diseases;
- infection or toxic condition caused by an animal sting or bite.

Limited veterinary expenses insurance also does not cover any of the following:

- if a disease, disorder or morbid change starts or an accident occurs before cover takes effect, regardless of when the defect could be observed;
- costs of putting down or cremating the horse, costs of disposing of the horse's body, or costs of examining or necropsying a dead horse;
- vitamins, food supplements, health foods or special diets, even where used as medicinal products;
- medical products, medical tools or medical supplies not registered as medicinal products;
- physical therapy, physiotherapy, other rehabilitation or massage;
- MRI, computed tomography and scintigraphy scans, treadmill exercise testing, or stress endoscopy;
- acupuncture, laser, shockwave, manipulative, osteopathic or chiropractic treatment or whole-body cryotherapy;
- stem cell therapy, IRAP, CST and PRP therapy, and other equivalent therapies;
- alternative treatments and other examinations and treatments which are based on preparations not registered as medicinal products;
- examination and treatment that maintain usability or competitive ability;
- preventive treatment;
- therapeutic shoeing;
- examination or treatment that is not justified on veterinary grounds;
- complications of illnesses, disorders, accidents or procedures that are not included in cover;
- expenses of travel and transport;
- billing costs, and costs of veterinary statements;
- the portion of value added tax that can be deducted for tax purposes.

2.4.4 Horse-specific exclusion

Where the policy document contains a horse-specific exclusion, cover does not include any costs that arise from the cause set out in that exclusion.

2.5 Making claims, and necessary statements

This insurance pays compensation only for the insured events determined as covered that occur during the period of cover. The time of occurrence of insured events is determined on veterinary grounds.

When claiming for veterinary expenses, the veterinary statement or receipts must indicate the horse's identification data, the case history, the examinations and treatments carried out, and a diagnosis of the illness, disorder or injury.

A clear breakdown must be provided of the treatment expenses and examination expenses incurred. Cover also includes the veterinarian's travel expenses in Finland that are shown in the veterinarian's invoice.

All veterinary statements and invoices must be prepared in Finnish, Swedish or English.

3 Premium horse veterinary expenses insurance

3.1 Subject matter of insurance, deductible and maximum compensation amount

The subject matter of this insurance is the horse shown in the policy document.

The deductible and the insurance period-specific maximum compensation amount are shown in the policy document.

It is possible to increase the maximum compensation amount selected for a veterinary expenses insurance policy until the horse reaches the age of 16 years.

3.2 Validity of cover

3.2.1 Period of cover

Veterinary expenses insurance cover can be kept in force throughout the horse's entire life.

3.2.2 Territorial limits

Cover is in force in the Nordic countries. In addition, veterinary expenses incurred in some other EU country, Great Britain or Switzerland can be reimbursed if a period of less than 12 months has elapsed from the date of leaving the Nordic countries. In all other situations, veterinary expenses will not be reimbursed.

3.3 Concepts

3.3.1 Accident

Accident is a sudden event caused by an external factor that results in an injury which leaves a visually noticeable local symptom.

Covered accidents include injury to previously healthy tissue if there is no disorder, degenerative change or other predisposing factor underlying the injury.

3.3.2 Hidden and congenital defects

This insurance does not provide cover against any hidden or congenital defects.

Hidden and congenital defects mean any pre-existing defects that the horse has before cover commences, regardless of when the defect(s) could be observed.

3.4 Covered insured events and related exclusions

This insurance provides cover against reasonable and justified veterinary expenses of examining and treating illnesses, disorders and accidents. In addition, cover also includes reasonable and justified expenses that result from complications of labour.

Veterinary expenses are covered:

- when the disease or disorder starts or the accident occurs during the period of cover; and
- only in respect of the insurance period in which the expenses arise.

The maximum compensation payable during any one insurance period is limited to the maximum compensation amount shown in the policy document.

The insurer has the right to refer the horse for treatment to a veterinarian's office, an equine clinic or a service provider of its choosing.

3.4.1 Veterinary expenses

Covered veterinary expenses include medical examinations and treatments provided by a veterinarian that are justified on veterinary grounds, as well as the work of any vet nurse who may assist the veterinarian with these procedures during the consultation. Cover includes the registered medicinal products, bandages and medical supplies used during the consultation. In addition, cover also includes the medicinal products and bandages prescribed for immediate follow-up care to treat an illness, disorder or injury that a veterinarian diagnoses.

When treating the horse at a clinic, cover includes only the days of treatment on which, according to generally accepted veterinary practice, hospital-level medical treatment is absolutely necessary due to the horse's general condition if that treatment is included in cover.

For examinations and treatments provided outside Finland, maximum compensation is limited to the price level prevailing in Finland. When treating the horse in Finland, cover includes examinations and treatments provided by licensed veterinary surgeons who are recorded in the official Finnish register of veterinary surgeons.

3.4.2 Respiratory tract diseases

Cover only includes the examination and treatment of acute respiratory tract infections.

3.4.3 Gastric ulceration

Cover includes expenses for examining (diagnosing) gastric ulceration, gastritis, duodenal ulcers or lesions or small-bowel lesions. Cover does not include the treatment of these medical conditions or any medication prescribed or intended for treating these medical conditions.

3.4.4 Dental diseases and dental accidents

Cover only includes accidental dental fractures and cracks as well as root infection that develops in the affected tooth as a result of such fractures and cracks.

3.4.5 Other exclusions

Premium veterinary expenses insurance does not provide cover against any of the following:

- musculoskeletal illnesses, injuries and stress injuries that cause lameness or other motion disturbance;
- injuries and illnesses in tendons, joints, ligaments or other connective structures;

- bone fractures or infractions that show signs of any prior degeneration, bone disease, arthritic changes or stress fracture;
- osteochondrosis and other OCD lesions in joints and in ligament attachment sites;
- growth disorders;
- prolonged or chronic respiratory tract diseases;
- pulmonary haemorrhage;
- dental care and the treatment of diastema;
- treatment of gastric ulceration, gastritis, duodenal ulcers or lesions or small-bowel lesions, or any medication prescribed or intended for treating these conditions;
- examination and treatment of problems related to oestrus or of some other sex hormone dysfunction;
- examination and treatment undertaken for the purpose of impregnating a mare;
- castration or cryptorchid surgery or related complications;
- therapeutic shoeing;
- preventive treatment and examination;
- congenital or hidden defects.

Premium veterinary expenses insurance also does not cover any of the following:

- if a disease, disorder or morbid change starts or an accident occurs before cover takes effect, regardless of when the defect could be observed;
- costs of putting down or cremating the horse, costs of disposing of the horse's body, or costs of examining or necropsying a dead horse;
- vitamins, food supplements, health foods or special diets, even where used as medicinal products;
- medical products, medical tools or medical supplies not registered as medicinal products;
- physical therapy, physiotherapy, other rehabilitation or massage;
- MRI, computed tomography and scintigraphy scans, treadmill exercise testing, or stress endoscopy;
- acupuncture, laser, shockwave, manipulative, osteopathic or chiropractic treatment or whole-body cryotherapy;
- stem cell therapy, IRAP, CST and PRP therapy, and other equivalent therapies;
- alternative treatments and other examinations and treatments which are based on preparations not registered as medicinal products;
- examination and treatment that maintain usability or competitive ability;
- examination or treatment that is not justified on veterinary grounds;
- examination or treatment expenses for a behavioural problem, personality flaw or bad habit;
- complications of illnesses, disorders, accidents or procedures that are not included in cover;
- expenses of travel and transport;
- billing costs, and costs of veterinary statements;
- the portion of value added tax that can be deducted for tax purposes.

3.4.6 Horse-specific exclusion

Where the policy document contains a horse-specific exclusion, cover does not include any costs that arise from the cause set out in that exclusion.

3.5 Making claims, and necessary statements

This insurance pays compensation only for the insured events determined as covered that occur during the period of cover. The time of occurrence of insured events is determined on veterinary grounds.

When claiming for veterinary expenses, the veterinary statement or receipts must indicate the horse's identification data, the case history, the examinations and treatments carried out, and a diagnosis of the illness, disorder or injury.

A clear breakdown must be provided of the treatment expenses and examination expenses incurred. Cover also includes the veterinarian's travel expenses in Finland that are shown in the veterinarian's invoice.

All veterinary statements and invoices must be prepared in Finnish, Swedish or English.

4 Horse third party liability insurance

4.1 Insureds and validity

The insureds are the owner, minder and holder of the horse shown in the policy document, each in this capacity.

Third party liability insurance cover is in force in the Nordic countries.

Third party liability insurance cover can be kept in force throughout the horse's entire life.

4.2 Covered insured events

This insurance provides cover against bodily injury and property damage discovered during the period of cover that the insured horse causes directly to a third party. Compensation can be paid even if the insured is not held legally liable for compensation for the injury or damage caused.

All claims caused as a result of the same event or circumstance are considered to constitute one insured event.

4.3 Exclusions

This insurance does not cover claims caused:

- to the insured, to anyone living in the same household with the insured or to a legal person of whose controlling interest the insureds enjoy more than one half in total;
- to the owner, minder, driver, rider, holder, temporary holder or anyone for whose benefit the horse is being used;
- to any person, care facility or care facility worker that is minding the horse, or to their property;
- to a stable owner, stable company or stable worker, or to their property;

- to property that, when the claim occurs, is in the possession of or on loan to the insured or someone who permanently lives in the same household with the insured, or that is otherwise being used, stored, handled or cared for the benefit of any of these persons;
- to property that, when the claim occurs, is being used for the insured's or the horse's benefit;
- when horses are released together and they injure one another;
- when the horse is used in any business activities or for practising a profession;
- in the context of natural service;
- by communicable equine diseases;
- by intentional or grossly negligent conduct on the part of the insured or the injured party. If the injured party, through their own conduct, contributes to the claim, cover can be reduced. If the insured's consumption of alcohol or drugs contributes to the insured event, cover can be reduced.

This insurance also does not cover instances where, as a result of injury or damage, another horse loses its ability to perform for the purpose for which it was acquired or its ability to perform athletically is reduced.

4.4 Indemnification regulations for third party liability insurance

4.4.1 Sum insured

Including all settlement expenses and legal expenses, the combined maximum amount of compensation payable based on a single claim is limited to the sum insured shown in the policy document.

4.4.2 Damages

Cover includes that portion of the amount of loss which is attributable to the insured. The amount of compensation is calculated in accordance with the legal practice and provisions governing the awarding of damages.

4.4.3 Deductible

Every insured event is subject to the deductible shown in the policy document.

4.4.4 Claim settlement

The insured must strive to ensure that the insurer is afforded an opportunity to assess the amount of loss and to settle the case amicably. If the insured personally compensates the claim, settles it or accepts the compensation demand made, this will be binding on the insurer only if it is apparent that the amount and criteria of compensation are correct.

When the insurer is prepared to enter into an agreement with the injured party on the payment of compensation under this insurance, subject to the limits of the sum insured, it will notify the insured of this. If the insured does not accept the agreement, the insurer will not be liable to pay any more compensation. The insurer is also not under an obligation to cover any costs that are incurred after this notice or to investigate the case any further.

4.4.5 Legal proceedings

The insured is required to notify the insurer without undue delay if the insured event gives rise to legal proceedings.

If an issue of damages is taken to court and the basis of the demand concerns a claim covered by this insurance, the insurer will take care of the legal proceedings on the insured's behalf and will cover the necessary and reasonable legal expenses arising from this.

The insurer has the opportunity not to cover any expenses of the legal proceedings in the event that the insured does not inform the insurer of the legal proceedings in advance.

4.4.6 Liability in solidum

Where several persons are held liable in solidum to compensate the same claim, this insurance covers only that part of the claim which reflects the insured's contribution and any advantage which he or she may have gained from the insured event. The maximum cover provided by this insurance is in proportion to the number of the liable parties, unless the reasons shown above give rise to a higher level of compensation.

4.4.7 Value added tax

When calculating the amount of loss, account is taken of the applicable legal provisions governing value added tax. If, under the Value Added Tax Act, the recipient of compensation is entitled to deduct the tax included in the covered costs, the compensation will be paid net of the value added tax included in the costs.

5 Premium

The factors that affect the premium include the policyholder's place of residence, the sum insured, the deductible and the insured animal's characteristics that are shown in the policy document, such as age, breed and purpose of use. The factors that affect the premium vary depending on the insured animal.

As the animal grows older, the insurer has the right to adjust the premium upon a new insurance period to better reflect the statistical risk of damage. For the other instances where the insurer has the right to adjust the premium, see the General terms and conditions of contract.

Any home or farm insurance policy which the same household has active with LocalTapiola lowers the premium charged for Premium and Limited veterinary expenses insurance. If the home or farm insurance policy ends, the premium charged for the above insurances will go up from the start of the insurance period which follows the termination of the home or farm insurance policy. The premium goes up to the level of an independently sold policy. This paragraph does not apply to policies that became effective before 1 January 2024.

6 Safety regulations for horse insurances

6.1 Obligation to comply with the safety regulations

Safety regulations are a set of regulations on the precautionary measures designed to prevent losses and to limit the scope of loss. The policyholder, the insured and anyone likened with them are required to comply with the safety regulations provided in the policy document, in the insurance terms and conditions or otherwise in writing. According to Section 6 of the General terms and conditions of contract, in the event of failure to comply with the safety regulations, and when this failure is determined to have contributed to the loss or the amount or scope of loss, insurance compensation can be reduced or refused altogether. In addition, compliance must be ensured with the act on communicable animal diseases, the Animal Welfare Act and other orders issued by the relevant authorities.

6.2 Treatment of horses

Horses must be treated well, without causing them any unnecessary suffering. They should be kept in a place that is large enough, lit and clean and that provides protection. Horses must not be deprived of the necessary care, nutrition, drink and rest, and they must not be put under excessive burden.

6.3 Contacting a veterinarian

If the horse is injured or falls ill, or becomes lethargic or loses weight without showing any actual illness symptoms, the policyholder is liable to take the horse to a veterinarian for treatment without undue delay. In the event of an illness or injury, the horse must receive uninterrupted care until it heals. Compliance must be ensured with all orders and instructions that the veterinarian provides.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydakusten** -
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.