

## Terms and conditions

### A A2 Begränsad Liv (Limited Life)

#### **A.1 Insurance cover**

A prerequisite for compensation is that an assessment and euthanasia are carried out according to veterinary medical expertise, are medically justified and comply with the science and good practice in Sweden.

##### **A.1.1 Life insurance**

Compensation is paid out up to the sum insured if your horse:

- becomes so seriously ill that it dies or has to be euthanised. The illness must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to stay alive. The insurance does not provide compensation if the horse is euthanised due to chronic airway disease, disorders of the cervical, thoracic and lumbar spine, diseases of the tendons, suspensory ligaments, ligaments or joints, lameness (except for lameness due to fracture, fissure, laminitis, hoof abscess, hoof crack or nail penetration injury), development disorders, behavioural disorders, temperament issues, nymphomania or other bad habits, or tetanus, if the horse has not been vaccinated in line with the recommendations in FASS Vet. The exclusions apply even if the horse is euthanised for animal protection reasons.
- is injured, as a direct consequence of an accident, so seriously that it dies or has to be euthanised in direct connection with the accident. The injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to stay alive. The insurance does not provide compensation if the horse dies or is euthanised due to movement disorders, disorders of the cervical, thoracic and lumbar spine injuries to tendons, suspensory ligaments, ligaments or joints (except for lacerated tendons, tendon sheaths, suspensory ligaments, ligaments caused by external force), fractures/fissures in bone tissue that show signs of arthritic changes, lameness (except for lameness due to fracture, fissure, laminitis, hoof abscess, hoof crack or nail penetration injury). The exclusions apply even if the horse is euthanised for animal protection reasons.

##### **A.1.2 Disappeared, stolen horse**

Compensation is paid up to the sum insured if your horse has disappeared or been stolen and has not been found within three months. You must report the disappearance to the police as soon as possible, look for the horse and put an advert in the local press or media with a suitable coverage. On the other hand, you cannot obtain compensation for any loss due to fraud, unlawful dispossession or unlawful control.

#### **A.2 In the event of a claim**

If you have not complied with the duties of care or instructions in the terms at the time of or before the claim incident, the compensation could be reduced according to the provisions of the Insurance Contract Law (FAL). See General Terms and Conditions.

If the horse dies or has to be euthanised, the following applies:

##### **a) Post-mortem examination**

You must allow a post-mortem to be performed on the horse if it died or was euthanised without the underlying cause of illness or injury having been able to be determined. You will

not be required to have a post-mortem performed on the horse if we grant an exemption. You must contact Agria's vet or the claims handler for an assessment. The costs for performing the post-mortem and for transport to the post-mortem are reimbursed when the post-mortem examination has been requested by Agria.

#### b) Identification

If the horse does not need to undergo a post-mortem, you must have a vet, one of Agria's agents, an ID verifier or a person who performs emergency destruction or collects carcasses to certify in writing that they have seen and identified the dead horse. The certificate must contain a description of the claim incident, details of the horse's name, breed and colour, as well as its chip, registration or ID number. If you are unable to reach any of the categories of person mentioned above, you must contact Agria.

#### A.3 Excesses

The policy has no excess.

## B Avel Veterinärvård (Breeding Veterinary Care)

#### B.1 Sum insured

The sum insured is the maximum compensation you can receive from the insurance per policy year. The sum insured is SEK 80 000.

#### B.2 Insurance cover

##### B.2.1 Veterinary care

The insurance covers your costs when a vet examines and treats the insured horse for any of the following diagnosed illnesses or injuries.

- Abscess
- Acute myositis
- Acute tooth fracture involving the jaw bone. Reimbursement is provided up to SEK 5,000.
- Anaplasmosis
- Bacterial joint infections
- Sinusitis
- Botulism
- Laparotomy
- Cushing's disease
- Oesophageal impaction (choke)
- Fracture/fissure in bone tissue without any arthritic changes
- Laminitis
- Illnesses/injuries relating to delivery
- Grass sickness
- Heart conditions
- Quittor, canker, hoof abscess, quarter crack, horizontal crack, hoof wall separation, poor horn quality, thrush, nail penetration injury, traumatic hoof injuries and keratoma
- Head injuries
- Sarcoids
- Mastitis
- Caesarean section

- Complication following castration
- Colic
- Strangles
- Uterine torsion
- Shipping fever/pleuropneumonia
- Pleurisy
- Lymphangitis
- Mallenders/sallenders
- Neurological disorders
- Snake bite
- Peritonitis
- Pyometra
- Purulent pneumonia
- Root abscess
- Illnesses affecting the gastrointestinal tract
- Wobbler syndrome/ataxia
- Tetanus, if the horse has been vaccinated in line with the recommendations in FASS Vet.
- Wounds
- Traumatic muscle injuries
- Thrombophlebitis
- Tumour disorders
- Urogenital disorders
- Metabolic diseases
- Eye disorders/injuries

The horse must show, at the time of the visit, clinical symptoms of an illness or injury. The examination and treatment of the illness or injury must be medically justified according to veterinary medical expertise in Sweden and comply with the science and good practice. Note the restrictions specified in section B.3.

#### **B.2.2 Special provisions for certain examinations and treatments:**

##### **a) Farriery and remedial shoes**

Reimbursement is provided up to the sum insured for farriery and remedial shoes if the treatment is for laminitis, a coffin bone fracture, a coffin bone fissure, hoof wall separation, abscess, perforation, hoof cracks/keratoma or traumatic hoof injuries.

Farriery and remedial shoes are only reimbursed if the work has been carried out at a horse clinic or if the vet referred the work to an approved farrier in the field. The referral must be included with the claim report.

##### **b) MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy**

Reimbursement is provided up to the sum insured if it has been established that the horse has an illness or injury covered by the policy.

#### **B.2.3 Vet's travel expenses**

Reimbursement is provided up to SEK 1,500 per treatment visit for your vet's travel expenses associated with the latter examining or treating the insured horse for an illness or injury covered by the insurance.

#### **B.2.4 Animal ambulance**

The insurance covers costs for transporting the insured horse by animal ambulance when the horse, according to veterinary medical expertise, is ill or injured to such an extent that it cannot be transported any other way. The horse must be transported to the animal hospital or clinic for treatment. Reimbursement is only provided if the horse has an illness or injury covered by the insurance.

#### **B.2.5 Euthanasia and disposal**

Reimbursement is provided up to SEK 6,000 to cover your costs for the euthanasia and disposal of your horse if the horse is euthanized due to an illness or injury covered by the insurance. Veterinary medical expertise is used to determine whether the horse must be euthanised.

#### **B.2.6 Medicines**

The insurance covers costs for medicines that the vet orders, sells or prescribes in connection with examining or treating the insured horse. The medicine must be approved by the Swedish Medical Products Agency for treating horses. Reimbursement is only provided if the horse has an injury or illness or covered by the insurance.

### **B.3 Restrictions**

#### **B.3.1 General restrictions**

The insurance does not cover costs for:

- transporting the horse or other journeys over and above what is specified in sections B.2.3 and B.2.4.
- preventive care
- stabling at a clinic when it is not required medically.
- behavioural disorders, temperament issues, nymphomania or other bad habits
- taking samples to analyse and determine antibodies or antibody titres
- alternative treatment
- acupuncture, chiropractic manipulation, shockwave therapy and laser treatment
- producing invoices, providing certificates or similar activities
- out-of-hour charges or similar costs, if it has not been necessary and medically justified to provide the horse with care out of hours.
- bandaging, medicated feed and other products ordered or sold by a vet.

#### **B.4 Excesses**

The insurance has a fixed excess and a variable excess. We deduct one fixed excess amount per excess period. The variable excess is deducted from the costs that exceed the fixed excess.

The fixed excess is SEK 5,000 and the variable excesses is 23%. The policy has an excess period of 125 days. We calculate the excess period from the date of the earliest costs incurred for which you claim reimbursement.