

# Agria Horse

Valid from 01/01/2017



For my saftey

# Contents

|   |   |    |
|---|---|----|
|   | Welcome to Agria Animal Insurance                                 | 3  |
| A | A1 Safe Veterinary Care   | 3  |
| B | Racing Veterinary Care  | 6  |
| C | Breeding Veterinary Care  | 8  |
| D | A2 Limited Veterinary Care  | 11 |
| E | A1 Gold, supplementary insurance                                  | 12 |
| F | A1 Safe Life and Loss of Use                                      | 13 |
| G | Racing Life and Loss of Use                                       | 15 |
| H | Breeding Life and Loss of Use                                     | 17 |
| I | A2 Limited Life   | 20 |
| J | Breeding Loss of Use for mares, supplementary insurance           | 22 |
| K | Disaster  | 24 |
| L | Future  | 26 |
| M | Break in Riding Activities  | 28 |
| N | Break in Riding Activities Plus, supplementary insurance          | 28 |
| O | A12   | 29 |
| P | Extra   | 30 |
| Q | Agria Incident Accident Insurance – horse                         | 30 |
| R | General Terms and Conditions for Agria's horse insurance policies | 31 |

## HORSES IN THE TERMS

To describe the different sections of the terms and conditions, there are horses to assist you.



### Red horse

Shows what the insurance does not cover.



### Yellow horse

Shows which duties of care and special provisions apply. If the duty of care is not adhered to, compensation may be reduced fully or partially.



### Green horse

Shows what the insurance covers.

## ABOUT THIS TRANSLATED CONDITION

This English policy wording is an unauthorised translation of the Swedish original policy wording. The Swedish original policy wording takes precedence over the English translated policy wording.

# Welcome to Agria Animal Insurance

## Insurance terms

This booklet sets out the insurance terms and General Terms and Conditions for Agria's horse insurance policies which are valid from 1 January 2017. Unless otherwise agreed, your terms consist of three parts: the insurance policy document, the terms for the policy you have taken out and the General Terms and Conditions for Agria's horse insurance policies. In addition, the Insurance Contract Law (försäkringsavtalslagen. FAL) and the relevant parts of other legislation apply.

Certain parts of the insurance terms may change over time. We will inform you of any such changes that may occur before a new period of insurance in the form of a terms supplement.

A terms supplement that is dated later than these terms or the General Terms and Conditions replaces the corresponding points in the terms.

If a term in the General Terms and Conditions and an insurance term contradict each other, the insurance term will always apply.

## Check your insurance

As soon as you receive your insurance policy document, it is important that you check that the details are correct and are the same as the insurance you applied for. If any of the details are incorrect, you must contact Agria as soon as possible and inform them of the error. If you do not do this, the compensation may be reduced or refused completely. You can read more about reductions in section R.6 in the General Terms and Conditions.

## In the event of a claim

As soon as you are affected by a claim incident, it is important that you look at the insurance terms and work out which conditions and requirements must be met so that the claim incident is covered by the insurance.

## Pre-approval

If you are unsure about whether a treatment or any other claim incident is covered by the insurance, you can get the treating vet to request pre-approval from Agria's vet or claims handler. You can read more about the pre-approval procedure in section R.4.1 of the General Terms and Conditions.


## Direct settlement

If the clinic has signed a direct settlement contract with Agria, you can ask the clinic to report the claim incident to Agria instead of you. You must cooperate with the clinic to ensure that it can supply all the information about the animal's illness and treatment history, as well as the other circumstances surrounding the claim incident. Agria is always entitled to decide whether direct settlement will be made in the individual case.


If a direct settlement is made, Agria reimburses the clinic directly. You therefore only need to pay the clinic for the costs that are not covered by the insurance. You can read more about direct settlement in section R.4.2 in the General Terms and Conditions.

## A A1 Safe Veterinary Care


### A.1 Who is covered by the policy

 The insurance covers the policyholder and other person caring for the horse, for example a co-owner.


### A.2 When the policy is valid


 The policy is valid for insurance claims that occur during the period of insurance.

### A.3 Where the policy is valid


 The policy covers the cost of examinations and treatment carried out in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section A.7.

### A.4 Insured animal

 The insurance covers the horse that is specified in the insurance policy document. The insurance also covers, to the extent specified in section A.6.3, a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old.


 In the case of horses that are involved in training/competing in harness racing, horse racing and trotting, the policy provides cover under the terms of A1 Safe Veterinary Care until 31 October of the calendar year when the horse turns one year old. From 1 November of the calendar year when the horse turns one year old, the policy provides cover under the terms of Racing Veterinary Care.

### A.5 Sum insured

 The sum insured is the maximum compensation you can receive from the insurance per policy year. The sum insured is SEK 40,000, SEK 80,000 or SEK 120,000. The sum insured that you have selected is stated in your insurance policy document.

### A.6 Insurance cover

#### A.6.1 Veterinary care

 The insurance covers costs when a vet examines and treats the insured horse for an illness or injury. 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 practise.

## A.6.2 Special provisions for certain examinations and treatments:

### SPECIAL PROVISIONS

Lameness, movement disorders and back pain

Dentistry

Farriery and remedial shoes

MRI, CT examinations and scintigraphy

Osteochondrosis and bone/cartilage fragmentst

a) Lameness, movement disorders and back pain – covered from 1 January of the year when the horse turns four years old.

👉 Reimbursement is provided up to SEK 18,000 per policy year for the examination and treatment of:

- lameness and movement disorders
- disorders of the cervical, thoracic and lumbar spine
- diseases of and injuries to tendons, suspensory ligaments, ligaments and joints
- fractures/fissures in bone tissue that show signs of arthritic changes.

👉 The following surgery costs are not covered by this defined amount:

- surgery on bone cysts
- surgical removal of bone/cartilage fragments and loose bone fragments

b) Dentistry

👉 Reimbursement is provided up to the sum insured for the examination and treatment of a root abscess. Reimbursement is provided up to SEK 5,000 per policy year for an emergency tooth fracture involving the jawbone.

c) 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.

The cost of leg correction for a foal is reimbursed up to the sum insured. However, the restriction in section A.6.3 applies to foals that are only covered by the mother's insurance.

d) MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy

👉 Reimbursement is only provided for an examination that has been previously approved by Agria, according to the pre-approval terms specified in section R.4.1 of the General Terms

and Conditions. If Agria has approved the examination, reimbursement is provided up to the sum insured.

e) Osteochondrosis and bone/cartilage fragments

👉 The following conditions must be met to obtain reimbursement for examinations, care and treatment:

- The injury/illness must be a hidden defect at the time of the policy's renewal.
- The horse cannot have displayed symptoms of an illness or injury caused by osteochondrosis or a bone/cartilage fragment, during the first 24 months of the policy.

The cost of surgical removal of osteochondrosis or a bone/cartilage fragment is compensated up to the selected sum insured. Other treatment costs are reimbursed up to SEK 18,000 per policy year.

### A.6.3 Veterinary care for foals

👉 The mother's insurance also covers the foal during the first 30 days of its life up to SEK 40,000. No compensation is paid if the injury or illness can be reimbursed by another insurance policy.

### A.6.4 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.

### A.6.5 Animal ambulance

👉 The insurance covers your 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.


### A.6.6 Euthanasia and disposal

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

### A 6.7 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.

## A.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.


The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides cover under the terms of A2 Limited Veterinary Care, regardless of the cover specified in your insurance policy document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section A.7 a, your insurance is only valid, provided that this has been agreed in writing.

When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## A.8 Restrictions

### A.8.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. The qualifying period also applies to extending the insurance protection. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

The rules on the qualifying period for section A.6.3 are applied on the basis of the mother's insurance. In the case of foals covered by the insurance protection specified under section A.6.3, no special qualifying period applies to the foal in addition to this.

### A.8.2 General restrictions

The insurance does not cover costs for:

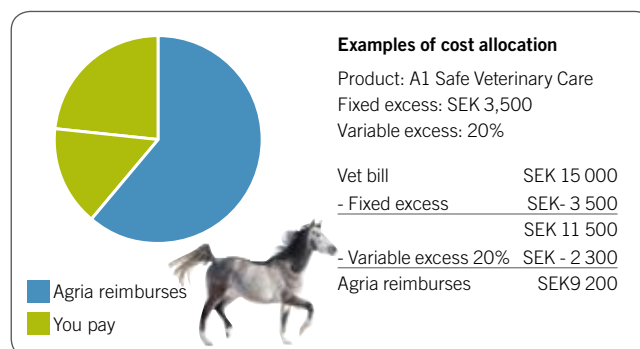
- transporting the horse or other journeys over and above what is specified in sections A.6.4 and A.6.5
- castration or cryptorchid surgery
- tetanus, if the horse has not been vaccinated in line with the recommendations in FASS Vet
- dentistry, in addition to what is specified in section A.6.2 b

- remedial shoes or farriery, in addition to what is specified in section A.6.2 c
- preventive care
- stabling at a clinic when it is not required medically.
- behavioural disorders, temperament issues, nymphomania or other bad habits
- examinations or treatment where the intention is to make a mare pregnant, for instance, taking samples, hormone treatment, uterine lavage or other general treatment
- 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.

## A.9 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 and variable excesses that you have selected are stated in your insurance policy document. 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.

A foal that is covered by the mare's insurance has the same excesses as the mare. If both the mare and foal are treated during the same excess period, the mare's fixed excess is deducted, along with an additional excess of SEK 3,500.




## B Racing Veterinary Care


### B.1 Who is covered by the policy

 The insurance covers the policyholder and other person caring for the horse, for example a co-owner.


### B.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.


### B.3 Where the policy is valid

 The policy covers the cost of examinations and treatment carried out in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section B.7.

### B.4 Insured animal


 The insurance covers the horse that is specified in the insurance policy document. The insurance also covers, to the extent specified in section B.6.3, a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old.

### B.5 Sum insured

 The sum insured is the maximum compensation you can receive from the insurance per policy year. The sum insured is SEK 40 000, SEK 80,000 or SEK 120,000. The sum insured that you have selected is stated in your insurance policy document.

### B.6 Insurance cover

#### B.6.1 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 per policy year.
- 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
- Cryptorchid surgery if the requirements in section B.6.2 b are met
- Colic
- Complication following castration
- Strangles
- Uterine torsion
- Shipping fever/pleuropneumonia
- Pleurisy
- Lymphangitis
- Mallenders/sallenders
- Neurological disorders
- Surgery for osteochondrosis and bone/cartilage fragments if the requirements in section B.6.2 a are met
- 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.8.

#### B.6.2 Special provisions for certain examinations and treatments:

##### SPECIAL PROVISIONS

|  |
|--|
| Osteochondrosis and bone/cartilage fragments |
| Cryptorchid surgery                          |
| Farriery and remedial shoes                  |
| MRI, CT examinations and scintigraphy        |

a) Osteochondrosis and bone/cartilage fragments  
– valid until 1 January of the year when the horse turns four years old

🐾 The following conditions need to be met in order to obtain reimbursement for surgical removal of osteochondrosis and bone/cartilage fragments:

- The horse must have been continuously insured since 30 days old with A1 Safe Veterinary Care and have maintained this protection for at least one year before switching to Racing Veterinary Care
- It must have been established by a vet that osteochondrosis or a bone/cartilage fragment is causing illness symptoms in the horse.

b) Cryptorchid surgery

– valid until 1 January of the year when the horse turns four years old

🐾 In order to obtain reimbursement for cryptorchid surgery, the horse must have been covered by Extra for at least one year before switching to Racing Veterinary Care.

c) Farriery and remedial shoes

🐾 Reimbursement is provided 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 is 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.

d) 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.6.3 Veterinary care for foals**

🐾 The mother's insurance also covers the foal during the first 30 days of its life up to SEK 40,000. The insurance provides cover for the foal to the extent specified in A1 Safe Veterinary Care. No compensation is paid if the injury or illness can be reimbursed by another insurance policy.

### **B.6.4 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.6.5 Animal ambulance**

🐾 The insurance covers your 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.6.6 Euthanasia and disposal**

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

### **B.6.7 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.7 Period abroad**

🐾 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries. The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides cover under the terms of A2 Limited Veterinary Care, regardless of the cover specified in your insurance policy document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section B.7 a, your insurance is only valid, provided that this has been agreed in writing.

When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

### **B.8 Restrictions**

#### **B.8.1 Qualifying period**

🐾 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.

- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

The rules on the qualifying period for section B.6.3 are applied on the basis of the mother's insurance. In the case of foals covered by the insurance protection specified under section B.6.3, no special qualifying period applies to the foal in addition to this.

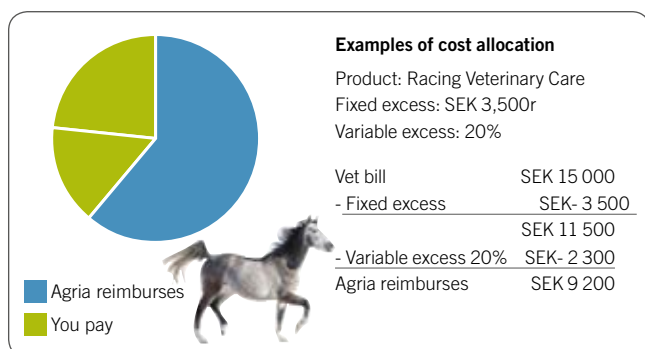
### B.8.2 General restrictions

The insurance does not cover costs for:

- transporting the horse or other journeys over and above what is specified in sections B.6.4 and B.6.5
- 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.9 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 and variable excesses that you have selected are stated in your insurance policy document. 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. A foal that is covered by the mare's insurance has the same excesses as the mare. If both the mare and foal are treated during the same excess period, the mare's fixed excess is deducted, along with an additional excess of SEK 3,500.



## C Breeding Veterinary Care

### C.1 Who is covered by the policy

The insurance covers the policyholder and other person caring for the horse, for example a co-owner.

### C.2 When the policy is valid

The policy is valid for insurance claims that occur during the period of insurance.

### C.3 Where the policy is valid

The policy covers the cost of examinations and treatment carried out in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section C.7.

### C.4 Insured animal

The insurance covers the horse that is specified in the insurance policy document. The insurance also covers, to the extent specified in section C.6.3, a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old.

### C.5 Sum insured

The sum insured is the maximum compensation you can receive from the insurance per policy year. The sum insured is SEK 40,000, SEK 80,000 or SEK 120,000. The sum insured that you have selected is stated in your insurance policy document.

### C.6 Insurance cover

#### C.6.1 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 per policy year.
- 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
- Cryptorchid surgery if the requirements in section C.6.2 b are met
- Complication following castration
- Colic
- Strangles
- Uterine torsion
- Shipping fever/pleuropneumonia
- Pleurisy
- Lymphangitis
- Mallenders/sallenders
- Neurological disorders
- Surgery for osteochondrosis and bone/cartilage fragments if the requirements in section C.6.2 a are met
- 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 C.8.

### C.6.2 Special provisions for certain examinations and treatments:

#### SPECIAL PROVISIONS

Osteochondrosis and bone/cartilage fragments  
 Cryptorchid surgery  
 Farriery and remedial shoes  
 MRI, CT examinations and scintigraphy


a) Osteochondrosis and bone/cartilage fragments  
 – valid until 1 January of the year when the horse turns four years old

 The following conditions need to be met in order to obtain reimbursement for surgical removal of osteochondrosis and bone/cartilage fragments:


- The horse must have been continuously insured since 30 days old with A1 Safe Veterinary Care and have maintained this protection for at least one year before switching to Breeding Veterinary Care
- It must have been established by a vet that osteochondrosis or a bone/cartilage fragment is causing illness symptoms in the horse.

b) Cryptorchid surgery


– valid until 1 January of the year when the horse turns four years old

 In order to obtain reimbursement for cryptorchid surgery, the horse must have been covered by Extra for at least one year before switching to Breeding Veterinary Care.


c) 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.


d) 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.


### C.6.3 Veterinary care for foals

 The mother's insurance also covers the foal during the first 30 days of its life up to SEK 40,000. The insurance provides cover for the foal to the extent specified in A1 Safe Veterinary Care. No compensation is paid if the injury or illness can be reimbursed by another insurance policy.


### C.6.4 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.


### C.6.5 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.


### C.6.6 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 euthanised due to an illness or injury covered by the insurance. Veterinary medical expertise is used to determine whether the horse must be euthanised.

### C.6.7 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.


### C.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries. The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides cover under the terms of A2 Limited Veterinary Care, regardless of the cover specified in your insurance policy document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section C.7 a, your insurance is only valid, provided that this has been agreed in writing. When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## C.8 Restrictions


### C.8.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

The rules on the qualifying period for section C.6.3 are applied on the basis of the mother's insurance. In the case of foals covered by the insurance protection specified under section C.6.3, no special qualifying period applies to the foal in addition to this.

### C.8.2 General restrictions

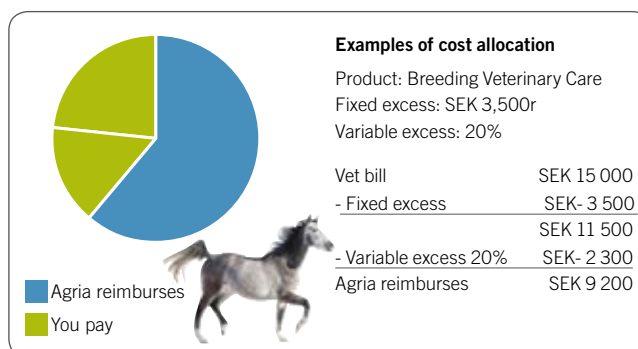
 The insurance does not cover costs for:

- transporting the horse or other journeys over and above what is specified in sections C.6.4 and C.6.5
- 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.

### C.9 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 and variable excesses that you have selected are stated in your insurance policy document. 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.

A foal that is covered by the mare's insurance has the same excesses as the mare. If both the mare and foal are treated during the same excess period, the mare's fixed excess is deducted, along with an additional excess of SEK 3,500.



## D A2 Limited Veterinary Care

### D.1 Who is covered by the policy

The insurance covers the policyholder and other person caring for the horse, for example a co-owner.

### D.2 When the policy is valid

The policy is valid for insurance claims that occur during the period of insurance.

### D.3 Where the policy is valid

The policy covers the cost of examinations and treatment carried out in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section D.7.

### D.4 Insured animal

The insurance covers the horse that is specified in the insurance policy document.

### D.5 Sum insured

The sum insured is the maximum compensation you can receive from the insurance per policy year. The sum insured is SEK 40,000, SEK 80,000 or SEK 120,000. The sum insured that you have selected is stated in your insurance policy document.

## D.6 Insurance cover

### D.6.1 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.

- traumatic fractures/fissures that have occurred in bone tissue which is free of any signs of arthritic changes
- severe wounds caused by external force
- colic

The examination and treatment must be medically justified according to Swedish veterinary medical expertise and comply with the science and good practice.

### D.6.2 Special provisions for certain examinations and treatments:

#### SPECIAL PROVISIONS

MRI, CT examinations and scintigraphy  
Tooth fracture

a) 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) Tooth fracture

Reimbursement is provided up to SEK 5,000 per policy year for an emergency tooth fracture involving the jawbone.

### D.6.3 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.

### D.6.4 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.

### D.6.5 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 euthanised due to an illness or injury covered by the insurance. Veterinary medical expertise is used to determine whether the horse must be euthanised.

### D.6.6 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.

## D.7 Period abroad

The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.


The following conditions apply when outside the Nordic countries:

- The insurance provides cover to the extent specified in your insurance policy document when located in the EU/EFTA area, USA and Canada. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- If the horse is in a country other than those specified in section D.7 a, your insurance is only valid, provided that this has been agreed in writing.


When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## D.8 Restrictions

### D.8.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. The qualifying period also applies to extending the insurance protection. No qualifying period applies in the case of injuries caused by external force and acute colic.

### D.8.2 General restrictions

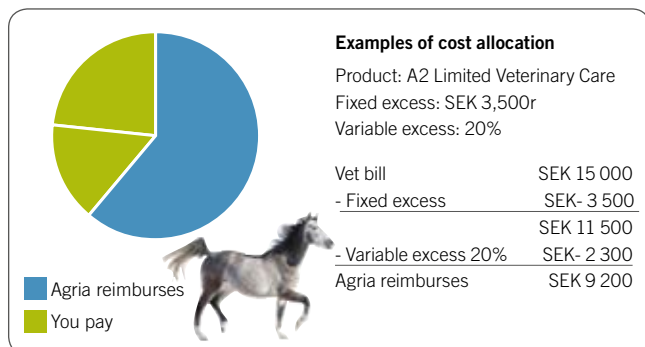
 The restrictions below apply even if the claim incident was a consequence of another claim incident eligible for compensation.

The insurance does not cover costs for:

- transporting the horse or other journeys over and above what is specified in sections D.6.3 and D.6.4
- farriery or remedial shoes
- 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.
- stabling at a clinic when it is not required medically.
- bandaging, medicated feed and other products ordered or sold by a vet.

## D.9 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 and variable excesses that you have selected are stated in your insurance policy document. 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.




## E A1 Gold, supplementary insurance

This insurance can be taken out for horses from 1 January in the year when they turn four years old. This insurance can only be taken out as an addition to A1 Safe Veterinary Care. The insurance cannot be taken out separately.


Otherwise, the policy is subject to the same terms as for A1 Safe Veterinary Care. The total insurance compensation can never exceed the sum insured for A1 Safe Veterinary Care.

### Insurance cover

1) Lameness, movement disorders and back pain

 This insurance protection means that the restriction specified in section A.6.2 a in A1 Safe Veterinary Care no longer applies.

2) Rehabilitation

 Reimbursement is provided up to SEK 5,000 per policy year for rehabilitating a horse that has been treated for lameness, movement disorders or back pain.

Rehabilitation must be started no later than 30 days after the last treatment visit. Rehabilitation is only reimbursed if the work has been carried out at a clinic or if a vet has referred the work to another approved rehabilitation facility. The referral must then be included with the claim report.

The insurance covers:

- Riding assistance
- Assistance with working the horse from the ground
- Training a horse on a water treadmill
- Physiotherapy
- Chiropractic manipulation
- Rehabilitation therapy
- Consultation support from a vet

## F A1 Safe Life and Loss of Use

### F.1 Who is covered by the policy

The insurance covers the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a significant financial interest in the horse, without being its owner.

In addition, the insurance only covers another owner of the horse who is a member of the policyholder's household.

### F.2 When the policy is valid

The policy is valid for insurance claims that occur during the period of insurance. On the expiry date in the year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for A2 Limited Life.

### F.3 Where the policy is valid

The policy is valid for insurance claims that occur in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section F.7.

### F.4 Insured animal

The insurance covers the horse that is specified in the insurance policy document. In the case of horses that are involved in training/competing in harness racing, horse racing and trotting, the policy provides cover under the terms of A1 Life and Loss of Use until 31 October of the calendar year when the horse turns one year old. From 1 November of the calendar year when the horse turns one year old, the policy provides cover under the terms of Racing Life and Loss of Use.

### F.5 Sum insured

The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to a post-mortem. See section F.8 a for more information.

The sum insured is reduced when you renew the insurance from the year in which the horse reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor.

### F.6 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.

### F.6.1 Special provisions for certain illnesses and injuries

Osteochondrosis and bone/cartilage fragments:

The following conditions must be met in order to obtain compensation:

- The injury/illness must be a hidden defect at the time of the policy's renewal.
- The horse cannot have displayed symptoms of an illness or injury caused by osteochondrosis or a bone/cartilage fragment, during the first 24 months of the policy.

### F.6.2 Life insurance

Compensation is paid up to the sum insured if your horse becomes ill or is injured so seriously that it dies or has to be euthanised. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to stay alive.

If the horse has an individual life insurance policy and a separate veterinary care insurance policy, we can permit euthanasia and pay out the life insurance without the vet having attempted to save the horse using adequate treatment. This applies if it is obvious that compensation from the veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

### F.6.3 Loss of Use insurance

Compensation is provided up to the insured sum if your horse gets ill or is injured so seriously that it permanently loses its utility as a riding or working horse. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to be used as a riding or working horse. A prerequisite for entitlement to compensation is that the horse is then euthanised.

Permanent loss of use as a riding or working horse means that, for the future, the horse can no longer perform the tasks that feature in the easiest of the competition classes.

#### F.6.3.1 Partial compensation


Compensation is provided for the part of the insured sum that exceeds SEK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must then be marked with a triangle after we have advised about the compensation. You must make a written undertaking not to use the horse in training or competition either yourself or let anyone else do so. When the horse changes owner, you must inform the new owner about the agreement made with us.

### F.6.4 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 disposition or unlawful control.

## F.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.

The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides cover under the terms of A2 Limited Life, regardless of the cover specified in your insurance document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section F.7 a, your insurance is only valid, provided that this has been agreed in writing.


Restriction: Section F.6.4 of the policy does not cover insurance claims that arise outside the Nordic countries.

## F.8 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 section R.6 in the 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.

- c) Period abroad

 If the horse dies or is euthanised abroad, claim reports, records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.


## F.9 Restrictions

### F.9.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

### F.9.2 General restrictions

 You may not receive compensation for a horse that died, was euthanised or rejected on the grounds of:


- behavioural disorders, temperament issues, nymphomania or other bad habits
- tetanus, if the horse has not been vaccinated in line with the recommendations in FASS Vet
- lack or loss of breeding suitability
- unsuitability for use on breeding hygiene grounds

## F.10 Excesses


The policy has no excess, unless otherwise stated in the insurance policy document.

## G Racing Life and Loss of Use


### G.1 Who is covered by the policy

 The insurance covers the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a financial interest in the horse, without being its owner. In addition, the insurance only covers another owner of the horse who is a member of the policyholder's household.


### G.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance. On the expiry date in the year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for A2 Limited Life.


### G.3 Where the policy is valid

 The policy is valid for insurance claims that occur in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section G.7.

### G.4 Insured animal


 The insurance covers the horse that is specified in the insurance policy document.

### G.5 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided to cover costs for a post-mortem and transport to a post-mortem. See section G.8 a for more information.

The sum insured is reduced when you renew the insurance from the year in which the horse reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor.

### G.6 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. If the horse has an individual life insurance policy and a separate veterinary care insurance policy, we can permit euthanasia and pay out the life insurance without the vet having attempted to save the horse using accepted treatment. This applies if it is obvious that compensation from the veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

#### G.6.1 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, lameness, diseases of the tendons, tendon sheaths, suspensory ligaments, ligaments or joints, 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 lameness, movement disorders, injuries to tendons, tendon sheaths, suspensory ligaments, ligaments or joints, fractures/fissures in bone tissue that show signs of arthritic changes. The exclusions apply even if the horse is euthanised for animal protection reasons.

#### G.6.2 Utility

 Compensation is provided up to the insured sum if your horse gets ill or is injured so seriously that it permanently loses its utility. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to be used as a riding or working horse or for harness racing, horse racing or trotting. The horse must be euthanised in this case.


Permanent loss of utility as a riding or working horse means that, for the future, the horse can no longer perform the tasks that feature in the easiest of the competition classes. Permanent loss of utility for a horse involved in harness racing, horse racing or trotting means that, for the future, the horse no longer requires to be trained for or compete in the respective discipline.

The loss of utility must be a direct consequence of any of the following diagnosed injuries or illnesses:


- Anaplasmosis
- Bacterial joint infections
- Sinusitis
- Botulism
- Oesophageal impaction (choke)
- Fracture/fissure in bone tissue without any arthritic changes
- Laminitis
- Grass sickness
- Quittor, canker, hoof abscess, quarter crack, horizontal crack, hoof wall separation, poor horn quality, thrush and keratoma.
- Head injuries
- Sarcoids

- Mastitis
- Complication following castration
- Chronic heart disease
- Chronic myositis
- Strangles
- Shipping fever/pleuropneumonia
- Pleurisy
- Lymphangitis
- Mallenders/sallenders
- Neurological disorders
- Snake bite
- Purulent pneumonia
- Illnesses affecting the gastrointestinal tract
- Wobbler syndrome/ataxia
- Wounds
- Traumatic muscle injuries
- Tumour disorders
- Urogenital disorders
- Metabolic diseases
- Eye disorders/injuries resulting in blindness


#### G.6.2.1 Partial compensation

 Compensation is provided for the part of the insured sum that exceeds SEK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must then be marked with a triangle after we have advised about the compensation. You must make a written undertaking not to use the horse in training or competition either yourself or let anyone else do so. When the horse changes owner, you must inform the new owner about the agreement made with us.

#### G.6.3 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.

#### G.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries. The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides

cover under the terms of A2 Limited Life, regardless of the cover specified in your insurance document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.

- b) If the horse is in a country other than those specified in section G.7 a, your insurance is only valid, provided that this has been agreed in writing.


Restriction: Section G.6.3 of the policy does not cover insurance claims that arise outside the Nordic countries.

#### G.8 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 section R.6 in the 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.

- c) Period abroad

 If the horse dies or is euthanised abroad, claim reports, records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

#### G.9 Restrictions

##### G.9.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. The qualifying



period also applies to extending the insurance protection. No qualifying period applies to the following illnesses and injuries:


- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

### **G.10 Excesses**


The policy has no excess, unless otherwise stated in the insurance policy document.

## **H Breeding Life and Loss of Use**


### **H.1 Who is covered by the policy**

 The insurance covers the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a financial interest in the horse, without being its owner. In addition, the insurance only covers another owner of the horse who is a member of the policyholder's household.


### **H.2 When the policy is valid**

 The policy is valid for insurance claims that occur during the period of insurance. On the expiry date in the year when the horse turns 21 years old, the insurance is automatically transferred to apply according to the terms for A2 Limited Life.


### **H.3 Where the policy is valid**

 The policy is valid for insurance claims that occur in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section H.7.

### **H.4 Insured animal**

 The insurance covers the horse that is specified in the insurance policy document.

### **H.5 Sum insured**

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to a post-mortem. See section H.8 a for more information.

The sum insured is reduced when you renew the insurance from the year in which the horse reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000, The amount is rounded to the nearest hundred Swedish kronor.

### **H.6 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.

If the horse has an individual life insurance policy and a separate veterinary care insurance policy, we can permit euthanasia and pay out the life insurance without the vet having attempted to save the horse using accepted treatment. This applies if it is obvious that compensation from the veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

#### **H.6.1 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, lameness, diseases of the tendons, tendon sheaths, suspensory ligaments, ligaments or joints, 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 lameness, movement disorders, injuries to tendons, tendon sheaths, suspensory ligaments, ligaments or joints, fractures/fissures in bone tissue that show signs of arthritic changes. The exclusions apply even if the horse is euthanised for animal protection reasons.

### H.6.2 Breeding Utility for mares

The policy provides cover if your mare becomes ill or is injured so seriously that it loses its breeding suitability permanently. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to be used as a brood mare. The mare must be euthanised in this case.

The loss of breeding suitability must be a direct consequence of any of the following diagnosed illnesses or injuries:

- Traumatic injuries to the uterus or vagina sustained during covering and/or delivery
- Uterine torsion
- Hyperlipaemia/-lipidaemia
- Wrong presentation
- Nerve damage in the pelvic region caused by delivery
- Pelvic fractures
- Tumour disorders
- Wounds
- Traumatic fractures/fissures in bone tissue which is free of any signs of arthritic changes
- Wobbler syndrome and ataxia
- Frequently recurring colic attacks
- Sinusitis
- Pleurisy
- Shipping fever/pleuropneumonia
- Chronic heart disease
- Cushing's disease
- Laminitis, sidebone, quittor, canker, hoof abscess, quarter


crack, horizontal crack, hoof wall separation, poor horn quality, thrush and keratoma.

- Chronic endometritis The mare must have given birth to at least two full-term foals after the insurance was taken out. The mare must have subsequently been inseminated with fresh sperm/fresh transported sperm, or else through natural covering with a fertile stallion during at least two seasons. The maximum compensation amount is SEK 100,000.


#### H.6.2.1 Partial compensation for mare

Compensation is provided for the part of the insured sum that exceeds SEK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. You must make a written undertaking not to use the horse for breeding either yourself or let anyone else do so. When the horse changes owner, you must inform the new owner about the agreement made with us.

#### H.6.2.2 Lost foetus/foal

 Your costs are reimbursed for covering the mare up to 10% of the mare's sum insured, but with a maximum sum of SEK 5,000 if one or more foetuses/foals are lost as a result of any of the events below:

- a proven miscarriage or as a consequence of delivery complications after the 41st day of gestation
- as a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that it dies or is euthanised, according to veterinary medical expertise
- if the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old due to an injury, illness or congenital defect
- resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by one of the following methods:
  - an ultrasound scan carried out no earlier than the 40th day of gestation
  - a manual pregnancy examination carried out no earlier than the 90th day of gestation
  - a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre

 The insurance does not provide cover:

- if the foal is covered by another separate life and/or utility insurance policy
- in the case of a multiple birth, if any foal survives
- if the mare dies or is euthanised due to an illness or injury which had started before the insurance was taken out
- if, at the time of covering, the mare was under the age of 3 and over the age of 20
- if compensation has been paid twice for a lost foetus/foal

during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to a claims incident caused by external force.

### H.6.3 Breeding Loss of Use for stallions

The stallion must have covered at least 15 mares in the previous year and the mares must have been healthy and aged between 3 and 22 years. It must be demonstrated that the stallion is suitable for breeding and meets the requirements decided upon by the relevant breeding organisation. If there are no offspring, a veterinary certificate is required to indicate that the stallion is capable of covering a mare, as well as a sperm count.


The policy provides cover if your stallion becomes ill or gets injured so seriously that it loses its breeding suitability permanently. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the stallion to be used for breeding.

The policy provides cover even if, after two covering seasons in succession, the stallion has shown to have reduced fertility. In the case of reduced fertility, compensation is provided for:

- the whole sum insured if breeding suitability is lost completely
- 75% of the sum insured if the pregnancy rate is a maximum of 10%
- 50% of the sum insured if the pregnancy rate is greater than 10% but less than 35%.


If compensation is paid and the stallion is not euthanised, you must make a written undertaking not to use the stallion for breeding either yourself or let anyone else do so. When the stallion changes owner, you must inform the new owner about the agreement made with us.

#### H.6.3.1 General restrictions


 The insurance cover does not apply if the stallion has lost its utility as a result of:

- development disorders
- behavioural disorders, temperament issues or other bad habits
- tetanus, if the stallion has not been vaccinated in line with the recommendations in FASS Vet
- breeding hygiene

### H.6.4 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.

## H.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.

The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. When located in other countries in the EU/EFTA area, as well as the USA and Canada, the insurance provides cover under the terms of A2 Limited Life, regardless of the cover specified in your insurance document. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section H.7 a, your insurance is only valid, provided that this has been agreed in writing.


Restriction: Section H.6.4 of the policy does not cover insurance claims that arise outside the Nordic countries.

## H.8 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 section R.6 in the 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 stallion 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 stallion. 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.

c) Period abroad

👉 When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## H.12 Restrictions

### H.12.1 Qualifying period

👉 The insurance has a qualifying period of 20 days. The qualifying period also applies to extending the insurance protection. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

### H.13 Excesses

The policy has no excess, unless otherwise stated in the insurance policy document.

## I A2 Limited Life

### I.1 Who is covered by the policy

👉 The insurance covers the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a financial interest in the horse, without being its owner. In addition, the insurance only covers another owner of the horse who is a member of the policyholder's household.

### I.2 When the policy is valid

👉 The policy is valid for insurance claims that occur during the period of insurance. On the expiry date in the calendar year when the horse turns 24 years old, the insurance is automatically transferred to apply according to the terms for Disaster.

### I.3 Where the policy is valid

👉 The policy is valid for insurance claims that occur in the Nordic countries.

For those outside the Nordic countries, the insurance provides the cover specified in section I.7.

### I.4 Insured animal

👉 The insurance covers the horse that is specified in the insurance policy document.

### I.5 Sum insured

👉 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to a post-mortem. See section I.8 a for more information.

The sum insured is reduced when you renew the insurance from the year in which the horse reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor.

### I.6 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.

#### I.6.1 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, 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 lameness, movement disorders, injuries to tendons, suspensory ligaments, ligaments or joints, fractures/fissures in bone tissue that show signs of arthritic changes. The exclusions apply even if the horse is euthanised for animal protection reasons.

If the horse has an individual life insurance policy and a separate veterinary care insurance policy, we can permit euthanasia and pay out the life insurance without the vet having attempted to save the horse using adequate treatment. This applies if it is obvious that compensation from the veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.

### **I.6.2 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.

### **I.7 Period abroad**

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.

The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document when located in the EU/EFTA area, USA and Canada. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section I.7 a, your insurance is only valid, provided that this has been agreed in writing.


Restriction: Section I.6.2 of the policy does not cover insurance claims that arise outside the Nordic countries.

### **I.8 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 section R.6 in the 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.

##### **c) Period abroad**

 When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

### **I.9 Restrictions**

#### **I.9.1 Qualifying period**

The insurance has a qualifying period of 20 days. The qualifying period also applies to extending the insurance protection. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy


#### **I.10 Excesses**

The policy has no excess, unless otherwise stated in the insurance policy document.


## J Breeding Loss of Use, supplementary insurance

This insurance can only be taken out as a supplement to A1 Safe Life and Loss of Use. The insurance cannot be taken out separately. Otherwise, the policy is subject to the same terms as for the basic insurance policy.


### J.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance. The insurance is terminated automatically on the expiry date in the calendar year when the horse turns 21 years old.

### J.4 Insured animal

 The insurance covers the mare that is specified in the insurance policy document. The insurance also covers, to the extent specified in section J.6.2, a foal belonging to an insured mare, from the time of the foal's birth until the foal is 30 days old or until the date when you take out a separate policy for the foal.

### J.5 Sum insured


 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. In addition to the sum insured, reimbursement is provided for a post-mortem and transport to a post-mortem. See section J.8 a for more information.

The sum insured is reduced when you renew the insurance from the year in which the mare reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor.

### J.6 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.

#### J.6.1 Loss of Use

 The policy provides cover if your mare becomes ill or is injured so seriously that it loses its breeding suitability permanently. The illness or injury must be so serious that providing or continuing care, according to veterinary medical expertise, would not enable the horse to be used as a brood mare. A prerequisite for full compensation is that the mare is euthanised. The loss of breeding suitability must be a direct consequence of any of the following diagnosed illnesses or injuries:


- Traumatic injuries to the uterus or vagina sustained during covering and/or delivery

- Uterine torsion
- Hyperlipaemia/-lipidaemia
- Wrong presentation
- Nerve damage in the pelvic region caused by delivery
- Pelvic fractures
- Tumour disorders
- Wounds
- Traumatic fractures/fissures in bone tissue which is free of any signs of arthritic changes
- Wobbler syndrome and ataxia
- Frequently recurring colic attacks
- Sinusitis
- Pleurisy
- Shipping fever/pleuropneumonia
- Chronic heart disease
- Cushing's disease
- Laminitis, sidebone, quittor, canker, hoof abscess, quarter crack, horizontal crack, hoof wall separation, poor horn quality, thrush and keratoma.
- Chronic endometritis The mare must have given birth to at least two full-term foals after the insurance was taken out. The mare must have subsequently been inseminated with fresh sperm/fresh transported sperm, or else through natural covering with a fertile stallion during at least two seasons. The maximum compensation amount is SEK 100,000.

#### J.6.1.1 Partial compensation for mare


Compensation is provided for the part of the insured sum that exceeds SEK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. You must make a written undertaking not to use the horse for breeding either yourself or let anyone else do so. When the horse changes owner, you must inform the new owner about the agreement made with us.

#### J.6.2 Lost foetus/foal

 Your costs are reimbursed for covering the mare up to 10% of the mare's sum insured, but with a maximum sum of SEK 5,000 if one or more foetuses/foals are lost as a result of any of the events below:


- a proven miscarriage or as a consequence of delivery complications after the 41st day of gestation
- as a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that it dies or is euthanised, according to veterinary medical expertise
- if the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old due to an injury, illness or congenital defect
- resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by one of the following methods:

- an ultrasound scan carried out no earlier than the 40th day of gestation
- a manual pregnancy examination carried out no earlier than the 90th day of gestation
- a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre

 The insurance does not provide cover:


- if the foal is covered by another separate life and/or utility insurance policy
- in the case of a multiple birth, if any foal survives
- if the mare dies or is euthanised due to an illness or injury which had started before the insurance was taken out
- if, at the time of covering, the mare was under the age of 3 and over the age of 20
- if compensation has been paid twice for a lost foetus/foal during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to a claims incident caused by external force.

### J.7 Period abroad

 The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries. The following conditions apply when outside the Nordic countries:


- The insurance provides the same cover as specified in your insurance policy document in the following countries: Austria, Belgium France, Germany, Ireland, Italy, Liechtenstein, Luxembourg, the Netherlands, Spain, Switzerland and the UK. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- If the horse is in a country other than those specified in section J.7 a, your insurance is only valid, provided that this has been agreed in writing.

### J.8 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 section R.6 in the General Terms and Conditions.

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


- Post-mortem examination

 You must allow a post-mortem to be performed on the mare and/or foal if it died or was euthanised without the underlying cause of illness or injury having been able to be determined. You must contact us for an assessment. You will not be required to have a post-mortem performed on the horse if we grant an exemption. The costs for performing the post-mortem and for transporting the horse to the post-mortem are reimbursed when the post-mortem examination has been requested by Agria.

- Identification


 If the mare and/or foal 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.

- Period abroad

 When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.


## J.9 Restrictions

### J.9.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period also applies to extending the insurance protection. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

### J.9.2 General restrictions

 You cannot receive compensation if the insurance claim is covered and compensated by a life insurance policy for the mare, in which case only compensation from the life insurance policy is paid.

## J.10 Excesses

The policy has no excess, unless otherwise stated in the insurance policy document.

## K Disaster

### K.1 Who is covered by the policy

The insurance covers the policyholder in his/her capacity as the horse's owner. The insurance also covers a policyholder who has a significant financial interest in the horse, without being its owner. In addition, the insurance only covers another owner of the horse who is a member of the policyholder's household.

### K.2 When the policy is valid

The policy is valid for insurance claims that occur during the period of insurance.

### K.3 Where the policy is valid

The policy is valid for insurance claims that occur in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section K.7.

### K.4 Insured animal

The insurance covers the horse that is specified in the insurance policy document.

### K.5 Sum insured

The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured is reduced when you renew the insurance from the year in which the horse reaches the age of 16. The amount is reduced by 20% per year, but to no lower than SEK 5,000. The amount is rounded to the nearest hundred Swedish kronor.

### K.6 Insurance cover

Veterinary care, judgement and euthanasia procedures must be medically justified according to Swedish veterinary medical expertise and comply with the science and good practice. The claim incident must be a direct consequence of any of the following events: fire, explosion, lightning strike, electrical fault (e.g. short circuit, arcing, overvoltage), traffic accident, drowning, botulism, weight of snow, earthquake/landslide, storm and/or hail, gas, leakage of fluid, attacks by wolves, bears, lynx, wolverines and golden eagles or cruelty to animals or damage caused by any external person.

#### K.6.1 Life insurance

The policy provides cover if the insured horse dies or cannot stay alive and must be euthanised. The horse must have suffered such a serious injury or illness that providing or continuing care, according to veterinary medical expertise, would not result in the horse being able to stay alive. Euthanasia/death must be a direct consequence of any of the events specified in section K.6. The maximum compensation for botulism is SEK 100,000.

#### K.6.2 Loss of Use

Compensation is provided up to the insured sum, but to a maximum of SEK 200,000, if your horse gets ill or is injured so seriously that it permanently loses its utility. The horse must have suffered such a serious injury that providing or continuing care, according to veterinary medical expertise, would not result in the horse being able to be used for riding, working or breeding or for harness racing, horse racing or trotting. The loss of utility must be a direct consequence of any of the events specified in section K.6.

Permanent loss of utility as a riding or working horse means that, for the future, the horse can no longer perform the tasks that feature in the easiest of the competition classes. Permanent loss of utility for a horse involved in harness racing, horse racing or trotting means that, for the future, the horse no longer requires to be trained for or compete in the respective discipline.

##### K.6.2.1 Partial compensation

Compensation is provided for the part of the insured sum that exceeds SEK 10,000 if the horse, based on veterinary medical expertise, can stay alive from an animal protection viewpoint. The horse must then be marked with a triangle after we have advised about the compensation. You must make a written undertaking not to use the horse in training or competition either yourself or let anyone else do so. When the horse changes owner, you must inform the new owner about the agreement made with us.

#### K.6.3 Veterinary care

Reimbursement is provided up to SEK 80,000 when a vet treats your horse for an injury that is a direct consequence of any of the events specified in section K.6.

#### K.6.4 Euthanasia and disposal

Reimbursement is provided up to SEK 6,000 to cover your costs for the euthanasia and disposal of the horse if it dies or has to be euthanised due to an injury that is a direct consequence of any of the events specified in section K.6.

### K.7 Period abroad

The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries.

The following conditions apply when outside the Nordic countries:

- The insurance provides cover to the extent specified in your insurance document when located in the EU/EFTA area, USA and Canada. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- If the horse is in a country other than those specified in section K.7 a, your insurance is only valid, provided that this has been agreed in writing.




## K.8 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 section R.6 in the 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 must contact us for an assessment. You will not be required to have a post-mortem performed on the horse if we grant an exemption. The costs for performing the post-mortem and for transporting the horse 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.

#### c) Period abroad


 When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## K.9 Restrictions

### K.9.1 Qualifying period

 The insurance does not have any qualifying period.

### K.9.2 General restrictions

 The insurance does not provide cover:

- If the horse has a reduced performance level or is showing worse results, but can still be used for riding, working and breeding or for harness racing, horse racing or trotting.

 The insurance does not cover costs for:

- tetanus, if the horse has not been vaccinated in line with the recommendations in FASS Vet
- farriery or remedial shoes
- behavioural disorders, temperament issues, nymphomania or other bad habits
- dentistry
- alternative treatment

- acupuncture, chiropractic manipulation, shockwave therapy and laser treatment
- MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy
- 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.
- stabling at a clinic when it is not required medically.
- medicines that are not approved by the Swedish Medical Products Agency for treating horses.
- medication (prescribed or issued by a vet), bandaging, medicated feed, and other products ordered or sold by the vet.
- vet's visits and travelling time, transporting the horse or other journeys

You cannot obtain reimbursement either for vet costs from this policy if the horse is covered by another insurance policy. In this case, only reimbursement is made from the other veterinary care policy.


## K.10 Excesses

Section K.6.1–K.6.2.1: The policy has no excess, unless otherwise stated in the insurance policy document.


Section K.6.3–K.6.4: The veterinary care insurance has a fixed excess and a variable excess. The fixed excess is SEK 3,500 and the variable excess is 20% of the costs that exceed the fixed excess. We deduct one fixed excess amount per excess period. An excess period is 125 days and commences from the date of the earliest costs incurred that you claim reimbursement for.

# L Agria Future


## L.1 Who is covered by the policy

 The insurance covers the policyholder's own financial interest in the foetus or foal.


## L.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance. The insurance is not renewed at the end of the period of insurance.


## L.3 Where the policy is valid

 The policy is only valid for insurance claims that occur in the Nordic countries.


## L.4 Insured animal

 The insurance covers the foetus or foal of the mare that is specified in the insurance policy document.


## L.5 Sum insured

 The sum insured is stated in your insurance policy document and is the maximum compensation that you can receive from the policy. The sum insured must be equivalent to the costs paid or expected to be paid for covering. Stabling costs during the covering period may be included with a maximum of SEK 3,000. If the mare dies before the foal is 30 days old, SEK 3,000 is paid in compensation.

## L.6 Insurance cover

 Veterinary care, judgement and euthanasia procedures must be medically justified according to Swedish veterinary medical expertise and comply with the science and good practice.


### L.6.1 Life insurance during pregnancy

 The insurance reimburses your costs up to the sum insured if a foetus/foal is lost:


- as a consequence of a proven miscarriage or delivery complications after the 41st day of gestation
- as a consequence of the mare becoming ill or getting injured so seriously after the 41st day of gestation that the foal dies or has to be euthanised, according to veterinary medical expertise
- as a consequence of resorption (non-viable foal) if the mare has demonstrably been in foal during the period of insurance, based on a pregnancy examination carried out by any of the following methods:
  - an ultrasound scan carried out no earlier than the 40th day of gestation
  - a manual pregnancy examination carried out no earlier than the 90th day of gestation

– a blood test carried out no earlier than 110th day of gestation and the concentration of oestrone sulphate exceeds 75 nM per litre.


### L.6.2 Life insurance after the birth

 Compensation is provided up to the sum insured if the foal becomes ill or gets injured so seriously that it dies or has to be euthanised before it is 30 days old due to an injury, illness or congenital defect. We can permit euthanasia and pay out the life insurance without the vet having attempted to save the foal using accepted treatment. This applies if it is obvious that compensation from the veterinary care insurance would exceed the sum insured in the life insurance policy. You must contact us for an assessment.


### L.6.3 Veterinary care

 Reimbursement is provided up to SEK 120,000 for your costs when a vet examines, treats or cares for your foal in the case of an illness or injury up to when it is 30 days old. In the case of MRI, CT examinations (magnetic resonance imaging and computerised tomography) and scintigraphy, reimbursement is only provided for an examination that has been previously approved by Agria, according to the pre-approval terms specified in section R.4.1 of the General Terms and Conditions.


### L.6.4 Medicines

 The insurance covers costs for medicines which the vet orders, sells or prescribes in connection with examining or treating the foal until it is 30 days old. The medicine must be approved by the Swedish Medical Products Agency for treating horses.


### L.6.5 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 and treating the foal until it is 30 days old.


### L.6.6 Animal ambulance

 The insurance covers costs for transporting the insured foal by animal ambulance until it is 30 days old, when the foal, according to veterinary medical expertise, is ill or injured to such an extent that it cannot be transported any other way. The foal must be transported to the animal hospital or clinic for treatment.

### L.6.7 Euthanasia and disposal

 Reimbursement is provided up to SEK 6,000 to cover your costs for emergency destruction, euthanasia and disposal until it is 30 days old.

## L.7 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 section R.6 in the General Terms and Conditions.


### Identification

If the foal has died, 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 foal. The certificate must contain details of the foal's name, breed, colour and bloodline, along with a description of the claim incident.

If you are unable to reach any of the categories of person mentioned above, you must contact Agria.


## L.8 Restrictions

### L.8.1 Qualifying period


 The insurance does not have any qualifying period. However, in the case of section L.6.1, a qualifying period of 20 days applies if the foal is lost as a consequence of an illness or injury suffered by the mare. No qualifying period applies to the following illnesses and injuries:

- Fracture or wounds caused by a sudden external force.
- Illness or injury caused by a traffic accident, fire or drowning
- Acute colic
- Shipping fever/pleuropneumonia
- Pleurisy

### L.8.2 General restrictions

 You cannot receive compensation for a lost foetus/foal:

- if the foal is covered by another separate life and/or utility insurance policy
- in the case of a multiple birth, if any foal survives
- if the mare dies or is euthanised due to a claim incident which had started before the insurance was taken out
- if, at the time of covering, the mare was under the age of 3 and over the age of 22
- if compensation has been paid twice for a foetus or foal during the mare's life. This restriction does not apply if the foal dies or has to be euthanised due to a claims incident caused by external force.

 You cannot receive reimbursement to cover costs for:

- preventive care
- 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 foal with care out of hours.
- stabling at a clinic when it is not required medically.
- bandaging, medicated feed and other products ordered or sold by a vet.
- medicines that are not approved by the Swedish Medical Products Agency for treating horses.
- transporting the foal or other journeys, apart from those specified in section L.6.5 and L.6.7


## L.9 Excesses

Section L.6.1–L.6.2: The policy does not have an excess.

Section L.6.3–L.6.7: The insurance has a fixed excess and a variable excess. The fixed excess is SEK 3,500 and the variable excess is 20%.

# M Break in Riding Activities


## M.1 Who is covered by the policy

 The insurance covers the policyholder who is owner of the insured business.


The insurance covers the horses that are normally used to provide riding lessons. All the horses that are used to provide riding lessons must be insured separately with Agria. A riding lesson is considered to be:

- a lesson activity planned on a termly basis using the business's horses
- a planned camp activity using the business's horses
- planned weekend courses and private lessons using the business's horses.


## M.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.

## M.3 Where the policy is valid

 The policy is only valid for insurance claims that occur in Sweden.

## M.4 Sum insured


 Compensation is provided up to the sum insured for any interruption to the business (section M.5.1).

The sum insured is therefore the maximum compensation that you can receive from the policy and is stated in your insurance policy document. The sum insured must be equivalent to the daily revenue during the indemnity period and is calculated as a seventh of the total revenue from riding lessons during a normal week.

Veterinary care (section H.5.2) is reimbursed, in addition to the sum insured, up to SEK 80,000 per policy year.

## M.5 Insurance cover

### M.5.1 Business interruption


 The insurance covers interruption to the insured business as a result of an actual drop in revenue as a consequence of:

- a local authority or vet prohibiting you from using the horses for riding lessons, supported by valid statutes governing the control of transmissible diseases
- the horses dying or becoming so seriously ill that, according to veterinary medical expertise, they cannot be used to provide riding lessons, due to poisoning, overeating or external force.

Interruption means losses amounting to more than 30% of actual daily revenue. You must be able to corroborate the actual daily revenue based on details from the accounts for previous business years and/or comparisons with the booking records or


equivalent. Compensation is provided for lost daily revenue for no more than 40 business days per policy year.

### M.5.2 Veterinary care


 Reimbursement is provided up to SEK 80,000 per policy year for your costs when the horses are examined and treated by a vet for an illness or injury that has been caused by a business interruption eligible for compensation. The care provided must be medically justified according to veterinary medical expertise and comply with the science and good practice.


## M.6 Restrictions

### M.6.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period also applies when the insurance protection is extended. No qualifying period applies in the case of injuries caused by external force.

### M.6.2 General restrictions

 The insurance does not provide cover if the interruption has arisen as a result of lameness.

 The insurance does not cover costs for:

- stabling at a clinic when it is not required medically.
- 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.
- medicines that are not approved by the Swedish Medical Products Agency for treating horses.
- medication (prescribed or issued by a vet), medicated feed and other products (e.g. bandaging) ordered or sold by the vet.
- vet's visits and travelling time, transporting the horse or other journeys
- euthanasia, post-mortem, disposal, cremation or burial

## M.7 Excesses

Section M.5.1: The policy has an excess of three days' revenue, with compensation being paid only on the 4th day of interruption.

Section M.5.2: The veterinary care insurance has a fixed excess and a variable excess. The fixed excess is SEK 3,500 and the variable excess is 20% of the costs that exceed the fixed excess. We deduct one fixed excess amount per excess period. An excess period is 125 days and commences from the date of the earliest costs incurred that you claim reimbursement for.


## N Break in Riding Activities Plus, supplementary insurance

This insurance can only be taken out as an addition to M Riding interruption. The insurance cannot be taken out separately. Unless otherwise specified, the terms for M Riding interruption also apply to this supplementary policy.


This insurance means that the number of days for which compensation can be provided for business interruption according to section M.5.1 can be extended from 40 to a maximum of 80 business days per policy year. The policy does not reimburse veterinary care costs.

## O A12


### O.1 Who is covered by the policy

 The insurance covers the policyholder and other person caring for the horses, for example a co-owner. You can take the policy out for a minimum of 12 horses.


### O.2 When the policy is valid

 The policy is valid for insurance claims that occur during the period of insurance.


### O.3 Where the policy is valid

 The policy is valid for insurance claims that occur in the Nordic countries. For those outside the Nordic countries, the insurance provides the cover specified in section O.7.

### O.4 Insured animal


 The insurance covers the horses that are specified in the insurance policy document.

### O.5 Sum insured

 The insurance provides compensation of up to SEK 80,000 per horse and policy year.

### O.6 Insurance cover

#### O.6.1 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.

- traumatic fractures/fissures that have occurred in bone tissue which is free of any signs of arthritic changes
- severe wounds caused by external force
- colic

The examination and treatment must be medically justified according to Swedish veterinary medical expertise and comply with the science and proven experience.


### O.6.2 Special provisions for certain examinations and treatments:

#### SPECIAL PROVISIONS


MRI, CT examinations and scintigraphy

Tooth fracture


a) 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) Tooth fracture

 Reimbursement is provided up to SEK 5,000 per policy year and horse for an emergency tooth fracture involving the jaw-bone.

#### O.6.3 Vet's travel expenses

 Reimbursement is provided up to SEK 1,500 per treatment visit and horse 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.

#### O.6.4 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.

#### O.6.5 Euthanasia and disposal

The insurance reimburses costs for the euthanasia and disposal of a horse per policy year. Reimbursement is provided up to SEK 6,000 for euthanasia and disposal when the horse is euthanised due to an illness or injury covered by the insurance. Veterinary medical expertise is used to determine whether the horse must be euthanised.

#### O.6.6 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.

## O.7 Period abroad


The insurance covers, unless otherwise stated in the terms, insurance claims that arise in the Nordic countries. The following conditions apply when outside the Nordic countries:

- a) The insurance provides cover to the extent specified in your insurance policy document when located in the EU/EFTA area, USA and Canada. The insurance ceases to apply when abroad for longer than one year, unless otherwise agreed in writing.
- b) If the horse is in a country other than those specified in section O.7 a, your insurance is only valid, provided that this has been agreed in writing.


When notifying of a claim, medical records, certificates and invoices must be written in English, Swedish or German. Records must always be enclosed with the claim notification.

## O.8 Restrictions

### O.8.1 Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period is eight days for foals. The horse is considered a foal up until the end of the year it was born. The qualifying period also applies to extending the insurance protection. No qualifying period applies in the case of injuries caused by external force and acute colic.

### O.8.2 General restrictions

 The restrictions below apply even if the claim incident was a consequence of another claim incident eligible for compensation. The insurance does not cover costs for:

- transporting the horse or other journeys over and above what is specified in sections O.6.3
- farriery or remedial shoes
- 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.
- stabling at a clinic when it is not required medically.
- bandaging, medicated feed and other products ordered or sold by a vet.

## O.9 Excesses

The insurance has a fixed excess and a variable excess per horse. The fixed excess is SEK 3,500 and the variable excess is 20% of the costs that exceed the fixed excess. We deduct one fixed excess amount per excess period.

An excess period is 125 days and commences from the date of the earliest costs incurred that you claim reimbursement for.

## P Extra

### Insurance cover

Agria Extra is included at no extra cost for the horse that is insured by the age of 30 days with both A1 Safe Life and Loss of Use and A1 Safe Veterinary Care. Agria Extra is terminated if A1 Safe Veterinary Care and A1 Safe Life and Utility are ended. Agria Extra is a policy that covers what are known as hidden defects. Hidden defects refer to a congenital or subsequently acquired illness or injury that the horse has not shown any symptom of or could not have been detected before the period of insurance or before improving the insurance cover. A defect that should have been detected during an ordinary veterinary examination before the period of insurance or during the qualifying period is not to be regarded as a hidden defect. The hidden defect will be an injury or illness that is otherwise covered by the terms of A1 Safe insurance policies.

Apart from reimbursement for hidden defects, horses covered by Agria Extra can also receive reimbursement for cryptorchid surgery and for the removal of dorsal fragments from the fetlock joint. They are also covered by the terms of the A1 Gold supplementary insurance.

### Restrictions

Otherwise, the same restrictions apply as for A1 Safe insurance policies.

## Q Agria Incident Accident insurance – for horses

When you take out one of Agria's horse insurance policies, Agria Incident is included at no extra cost. This is an accident insurance with a medical care section that makes it safer for people who are around your horse. Agria Incident provides compensation for accidents resulting in personal injuries caused by the horse. Even visitors to the stable, such as fellow riders and others can be covered by the insurance. The insurer is Länsförsäkringar Sak Försäkringsaktiebolag (publ), org. no. 502010-9681. The terms can be ordered from Länsförsäkringar Sak Försäkringsaktiebolag, 106 50 Stockholm or via phone on +46 (0)8-588 424 12. You will also find the terms on our website at [www.agria.se](http://www.agria.se).

If something occurs that means that you can obtain compensation from the insurance, you should report the claim incident as soon as possible. You must submit a report on a special form that you can get from our website [www.agria.se](http://www.agria.se) or order from Länsförsäkringar Sak AB.

The claim report must be sent to the following address: Länsförsäkringar, Hälsa Skador 3, 106 50 Stockholm, Sweden.

## R General Terms and Conditions for Agria's horse insurance policies

### R.1 When and how the insurance is valid

#### R.1.1 Insurance contract

Subject to the insurance policy's approval, the following terms apply:

- The insurance comes into force from the time you took out the policy.
- If it is not possible to determine the start of the period of insurance as described in the above paragraph, the period of insurance always commences from midnight the next day, i.e. the day following the day you took out the policy.
- The period of insurance is always one year unless otherwise agreed.

#### R.1.2 Agria's liability

Our liability applies during the period that the insurance is in force. The insurance compensates the financial loss and costs incurred during the period of insurance and that are based on diseases, injuries or other claim incidents that have occurred during this time and are covered by the policy. Costs and life and utility losses arising after our liability has ceased, for example, due to the termination of the insurance, will not be compensated.

#### R.1.3 Restrictions on the validity of the insurance

The insurance does not cover diseases, physical defects, injuries or other claim incidents considered to be congenital, to have occurred or begun to develop before the policy was taken out, as well as diseases, physical defects, injuries or other claim incidents related to such conditions. Complications arising from such conditions are not covered by the policy either.

The same applies to insurance incidents where a disease, physical defect, injury or other cause of the loss is an underlying prerequisite for an insurance claim, for instance, in the case of interruption insurance. Veterinary medical experience is used as the basis for assessing when a disease, physical defect or injury is considered to have begun.

The insurance does not cover costs for examinations, treatment or care that is carried out by an employee of the policyholder or anyone who has a similar relationship to him/her.

#### R.1.4 Qualifying period

"Qualifying period" means that the policy does not cover diseases, physical defects and injuries and consequences thereof, which have commenced within a certain period after the insurance came into force and the premium has been paid. If the insurance cover is extended, a new qualifying period applies to the extended part. The insurance terms state how long the qualifying period is.

#### R.1.5 Exemption from qualifying period

No qualifying period applies to the following events:

- Injury caused by a sudden external force.
- In the case of new policies, if a corresponding insurance policy existed for the animal with Agria for at least 20 days (8 days for a foal) before the date the insurance is taken out, the horse will receive continuous insurance cover.

#### R.1.6 Restriction on insurance cover (reservations)

We are entitled to have a reservation for diseases, physical defects and injuries that displayed symptoms before the policy's start date. If the insurance's cover is restricted with a reservation, the reservation also applies to complications and consequences of the diseases, physical defects, injuries or other claim incidents which the reservation relates to, as well as to diseases, physical defects, injuries or other claim incidents that are associated with what the reservation relates to. If the reservation can be reviewed, this is indicated in your insurance policy document.

### R.2 Renewal and termination

#### R.2.1 Renewal of insurance

The insurance is usually renewed automatically for policyholders who are consumers, unless notice to terminate the insurance has been given before the end of the period of insurance. If the policy is not renewed automatically, this is stated in the insurance policy document. A month before the renewal date, we will send a new insurance policy document asking whether you want to renew the policy for another year. The document comes with a notice of payment and notification of any changes to the terms.

For those involved on a commercial basis, the provisions in the Insurance Contract Law (FAL) apply.

#### R.2.2 Termination of insurance

You can terminate the insurance during the period of insurance if there is no longer a requirement for insurance or another similar circumstance has occurred. You may give notice at any time to terminate the insurance on the renewal date.

We may terminate the insurance during the period of insurance if this action is supported under the Insurance Contract Law.

### R.3 Payment of insurance

#### R.3.1 Premiums

In the case of a new policy or an extension of the insurance cover, the premium must be paid within 14 days from the date we sent you the premium notice. This does not apply if the insurance under section comes into force by you paying the premium. Upon renewal, the premium must be paid no later than when the new period of insurance begins. If you pay the premium by direct debit, the premium for each premium period must be paid on the first day of the period. If the premium applies to a later

period, e.g. for a renewal of the policy, it must be paid within one month after you have been informed.

If you pay by direct debit, the provisions of direct debit agreement also apply. If the direct debit expires, the premium will be notified for the unpaid section of the period of insurance.

In the case of late premium payment, we charge a reminder fee of SEK 50.

### **R.3.2 Immediate payment of premium**

We are entitled to request immediate payment of premiums. This means that the insurance takes effect the day after the date on which the premium is paid. In this case, it is stated in your insurance policy document.

### **R.3.3 Termination due to late payment of premium**

If the premium is not paid on time, we are entitled to terminate the policy, unless the delay is of little significance. If we terminate the policy, you will receive written notice of this. The insurance is terminated on the date specified in the termination letter, unless the premium is paid before then. If you pay the premium after the policy has been terminated due to non-payment, the payment is considered as an application for a new policy on the same terms from the day following the day on which the premium was paid. If we do not approve the policy, we must inform you of this within 14 days, otherwise you are deemed to have taken out a policy.

### **R.3.4 Repayment of premium**

If the insurance is terminated by you or us, you will receive a refund of the part of the premium that you are entitled to. A premium of less than SEK 100 is not refundable.

## **R.4 If a claim incident has occurred**

You should report any claim incident to Agria without delay. You are required to contribute to the investigation of the claim incident and provide us with all the information relevant to the assessment of the claim and of our liability. You should be able to present veterinary certificates, record abstracts, examination results, receipts, invoices, police reports etc. Medical records, certificates and invoices must be written in English, Swedish or German. Costs must be itemised and certificates must not be issued by biased persons. You must also inform us if you are liable for VAT for the horse.

Agria has the right at any time to assign another specific vet or animal clinic and you are obliged to cooperate with it; otherwise, your right to compensation will lapse partially or completely.

As an animal owner, you are always the buyer of care from veterinary surgeons and clinics.

When requested, you must let Agria inspect the animal and the place where the animal was injured. You give Agria the right to obtain information directly from vets, authorities and slaugh-

terhouses. If the damage is a result of any of the below, the following provisions apply:

- Traffic accidents: You must provide information about the driver, the vehicle registration number and the insurance company that the vehicle was insured with. If your horse has been hit by a vehicle and you do not know the registration number of the vehicle or who the driver is, you must report the incident to the police on the telephone number 114 14.
- Animal cruelty: You must report the event to the police on the telephone number 114 14.

### **R.4.1 Pre-approval**

If you are unsure about whether a treatment or any other claim incident is covered by the insurance, you can get the treating vet to request pre-approval from Agria's vet or claims handler. A pre-approval only relates to the veterinary medical assessment. In the case of pre-approval, the full details of the animal's illness and treatment history, as well as the other circumstances surrounding the claim incident must be provided; otherwise, the compensation may be reduced or refused completely. See section R.6.

### **R.4.2 Direct settlement**

If the clinic has signed a direct settlement contract with Agria, you can ask the clinic to report the claim incident to Agria instead of you. You must cooperate with the clinic to ensure that it can supply all the information about the animal's illness and treatment history, as well as the other circumstances surrounding the claim incident. Agria is always entitled to decide whether direct settlement will be made in the individual case.

If a direct settlement is made, Agria reimburses the clinic directly. You therefore only need to pay the clinic for the costs that are not covered by the insurance. If Agria decides that it is not suitable to settle a case directly, we are entitled to refuse direct settlement. A prerequisite for direct settlement is that the policy is valid, the premium has been paid and the claim incident is covered by the insurance. You are always the buyer in relation to the veterinary care clinic, even if a direct settlement is made.

If circumstances were to come to light that, if they had been known at the time of direct settlement, would have led to a complete or partial reduction in compensation or that the insurance company would not have been liable, Agria is entitled to reclaim any overpaid compensation from you. See section R.6.

## **R.5 General duties of care, duty to rescue and other duties**

You must observe the following duties of care to prevent or limit injury to the horse:

1. You must comply with the Animal Welfare Act and the regulations issued under the Animal Welfare Act and with other legislation, ordinances and regulations that are designed



to prevent disease and injury in animals. You must also follow the decisions and orders from vets or authorities.

2. If the horse becomes ill or injured or shows symptoms of disease, signs of lethargy or loss of weight, you must contact or call out a vet immediately.
3. You must follow the instructions and recommendations of the vet regarding treatment, aftercare and rehabilitation of the animal.
4. You must contact or call out the vet again if the horse's health does not improve with ongoing treatment, aftercare and rehabilitation.

## **R.6 Reduction of insurance compensation**

In some cases, your insurance compensation may be reduced in accordance with provisions in the Insurance Contracts Act on the grounds that you have not cooperated with the investigation or complied with your obligations under the terms and conditions, legislation or official instructions.

### **R.6.1.1 Check your insurance**

The details that form the basis of your insurance are set out in your insurance policy document. You must ensure that these details are correct and contact us if something is incorrect or if the information specified in the insurance policy document changes. Failure to do this may result in a reduction in compensation.

If your sum insured is meant to correspond to the value of the insured property (entire value), it is important that you check the sum insured to see that it matches the value. If the sum insured is too low, you are at risk of being underinsured, which means that you will not obtain the entire value of your property in the event of a claim.

### **R.6.1.2 Breach of the duty of care, instructions in the case of injury etc.**

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).

As part of this, we will consider the potential the horse would have had, according to veterinary medical expertise, to remain healthy, recover or stay alive if the duty of care had been complied with.

### **R.6.1.3 Incorrect details**

If you provided incorrect details when you took out the insurance or failed to change the incorrect details forming the basis for the policy, the compensation may be reduced. The same applies if you provided incorrect details or withheld information after a claim incident, which is relevant to your right to compensation.

The same also applies if you provide incorrect information or withhold information that is significant to your right to compensation in requests for pre-approval or in the case of direct settlement.

### **R.6.1.4 Causing an insurance claim**

If you have intentionally caused or exacerbated the insurance claim, you will not receive any compensation. If you negligently caused the insurance claim or exacerbated its effects, we are entitled to reduce the compensation in full or in part, in accordance with the procedures established by the Insurance Contracts Act. The same applies if you would otherwise be deemed to have acted or failed to act in the knowledge that there is a significant risk that the loss would occur.

Agria takes a particularly serious view on neglect, cruelty to animals, breeding animals with known hereditary diseases or defects and other instances of lack of care towards animals.

## **R.6.2 Identification**

In some situations where compensation is reduced, we equate your actions with the actions of the person who is supervising the insured horses with your consent. When you engage someone to look after or care for your horses, the duties of care in the insurance terms also apply to this person.

If you operate on a commercial basis, the duties of care also apply to all persons who are employed or who have been engaged to look after or take care of the insured horses. If these persons breach the duty of care, we are entitled to reduce your compensation.

## **R.7 Force majeure, fire, environmental, war and dam failure damage**

The insurance does not cover expenses or other losses as a result of environmental disaster, nuclear accidents, radioactivity, war, hostilities, civil war, revolution, acts of terrorism, insurrection or riot or because of labour disputes or confiscation, nationalisation, requisition, destruction of or damage to property based on decisions of a government or authority.

The insurance does not cover claim incidents that have been directly or indirectly caused by or in connection with a dam failure in a hydroelectric dam or regulating dam for electrical power generation. The insurance does not cover expenses or other losses resulting from the settlement of claims, payment of compensation or other action being delayed because of any of the above events.

## **R.8 General information regarding compensation**

### **R.8.1 Sum insured**

The insurance compensates your financial loss up to the sum insured. The sum insured is stated in the terms and in your insurance policy document. The life sum insured is based on the horse's market value. The market value means the amount that it

would have cost to purchase an equivalent horse immediately before the claim incident. You are responsible yourself for ensuring that the horse is correctly valued by us. We ignore the diseases and injuries that have caused the insurance event and have arisen after the start of the period of insurance. We never pay more compensation than the market value, even if the sum insured is higher.

If you received compensation for a horse that was stolen or disappeared and the horse is found, you are required to notify us and repay the insurance compensation.

We make deductions from the compensation for:

- VAT, if you are liable for VAT
- expenses not covered by the insurance
- any excess
- a reduction if you have not followed the applicable duty of care
- premiums and other payments that have become due, but you have not paid
- compensation that you received from an authority or another source.

### **R.8.2 Payment of compensation**

We will pay the compensation no later than within one month after you have submitted a complete claim and have otherwise done what we require of you. No compensation or interest below SEK 100 is paid.

### **R.8.3 Double insurance**

You must notify us if the horse has been insured with more than one insurance company, whether the claim incident has been notified to the other company or not. You are not entitled to higher compensation from the companies than the total value of the claim incident.

If the insured interest is also covered by another policy, and the other policy has a reservation for double insurance, the same reservation will also apply to this insurance.

### **R.8.4 Recovery**

If Agria has paid compensation for a claim incident, we assume the right to compensation from the person responsible for the claim incident up to the amount we have paid. You may not enter into an agreement with the person responsible for the claim incident, which means that you completely or partially waive your right to compensation from that person.

### **R.9 Limitation**

You will lose your right to compensation if you do not bring an action against us within ten years from the time when the relationship according to the insurance contract entitling you to such insurance cover began. If you have submitted a claim to us within the time stated above, you always have six months in

which to bring an action since Agria issued the final decision regarding compensation.

### **R.10 How we treat your personal information**

The personal data provided to Agria or any other company within the Länsförsäkringar Alliance is treated in accordance with the provisions of the Swedish Personal Data Act (PUL). We usually receive the details from you directly or from another company within the Länsförsäkringar Alliance, but in some situations we may obtain information from an employer or another source. Phone calls with you may be recorded to document the information provided. Agria will process certain information about you, but also about the insured party, co-insured party, paying party, beneficiary and pledgee.

The personal data we process are details such as name and address, social security number and in some cases, information about profession and citizenship, economic circumstances and health status. The information may be updated through external registers such as SPAR (National Personal Address Register).

We use the personal data within the Länsförsäkringar Alliance to:

- give a comprehensive picture of your commitment
- subscribe to and comply with contractual and legal obligations
- perform actions requested before a contract is signed
- produce legal claims
- provide a good service
- carry out marketing, compile statistics, conduct market and customer analyses, as well as
- be able in any other way to meet the requirements imposed on the business

We primarily use the information within the Länsförsäkringar Alliance, but we may pass it on to other companies, associations, organisations which the Länsförsäkringar Alliance collaborates with, within and outside the EU and EEA area, such as other insurance companies or animal hospitals and clinics for direct settlement of claims. We may also disclose information to Larmtjänst AB for investigation of unclear information and searches for stolen property.

We may also disclose information to authorities if we are obliged to by law. We may disclose details of your insurance holdings to the people you share a household with. Personal data may be processed for a certain time even if the insurance is not granted or after the insurance has expired.

The Data Privacy Manager is the Insurance Company Agria (516401-8003), PO Box 70306, 107 23 Stockholm, Sweden. You are entitled to be told once a year what personal information we hold about you, without any charge for this. Send a written application with your signature. You can also inform us that we are not permitted to use your personal information for direct marketing.

We are obliged to correct the personal data that you request, which we have not handled under the provisions of the Personal Data Act.

You should send your application or notification to Agria.

## **R.11 If we fail to reach agreement**

### **R.11.1 Review**

Misunderstandings and lack of clarity may arise with regard to a claim. If you are not satisfied with our claims handling, you can ask Agria to review the case. You can call our customer service centre on 0775-88 88 88 or contact your claims handler to get more information about the review.

### **R.11.2 Claims Review Board**

You may request a review of the decision from the Claims Review Board, which is an independent insurance board administered by Agria. The Board examines disputes between us and policyholders regarding decisions on compensation. The Board's decisions are advisory. The Board does not consider issues of credibility, but only reviews questions regarding the right to compensation under the insurance terms.

You must submit your request no later than six months after we sent you the decision, otherwise there is a risk that the Board will not admit the case for review. Your request for review must be in writing and you must explain why you think the decision is wrong and send any new information on the case. Send your request for review to:

Claims Review Board  
Box 70306  
107 23 Stockholm

### **R.11.3 Customer complaints**

If you are not satisfied with any part of the handling by or contact with Agria, from the initial response to the ongoing contact or when your insurance ends, we would like you to tell us about it. You can call the Customer Service Centre (0775-88 88 88) or contact your administrator and state that you want to file a complaint.

### **R.11.4 Review for Agria Incident**

If you are not satisfied with a decision or the handling of your case, we are of course prepared to reconsider it. In the first instance, contact the person you have been in contact with or our complaints manager.

If you are still dissatisfied, you can approach the Personal Insurance Board regarding medical disputes ([www.forsakringsnamnder.se](http://www.forsakringsnamnder.se), 08-522 787 20). If the dispute relates to another issue, you can approach the General Complaints Board ([www.arn.se](http://www.arn.se), 08-508 860 00). There is no charge to you for this review process.

You can also have your case tried in a court of law. Your legal costs can usually be reimbursed if you have legal protection insurance. In this case, you will only pay the excess.

### **R.11.5 Other advice and review**

Outside Agria, as a consumer, you can contact:

The Consumer Complaints Board (Allmänna reklamationsnämnden)  
Box 174  
101 23 Stockholm  
Tel: 08-508 860 00  
[www.arn.se](http://www.arn.se)

The Consumers Insurance Office (Konsumenternas Försäkringsbyrå)  
Box 24215  
104 51 Stockholm  
Tel: 0200-22 58 00.  
[www.bankforsakring.konsumenternas.se](http://www.bankforsakring.konsumenternas.se)

You can also contact a consumer advisory service in your municipality.

All the above advice and review are available free of charge. If you are still not satisfied, you can always turn to the courts to have the case finally settled. Your legal costs can often be reimbursed through legal cover as part of your home insurance or business insurance. In this case, you will only pay the excess.

### **R.11.6 Applicable law**

This insurance is subject to Swedish law. Key provisions regarding the insurance contract are contained in the Insurance Contracts Act. Disputes about the insurance contract will be dealt with by Swedish courts applying Swedish law.

**Agria Djurförsäkring is the Länsförsäkringar Alliance's specialist company for animal and crop insurance. We will help you find an insurance policy that suits you and your horse.**

**Talk to your Agria Agent whom you can find at [agria.se](http://agria.se) or call our Customer Service Centre on 0775-88 88 88.**



**Länsförsäkringar Bergslagen** 021-19 01 00 | **Dalarnas Försäkringsbolag** 023-930 00 | **Länsförsäkringar Göinge-Kristianstad** 044-19 62 00 | **Länsförsäkringar Göteborg och Bohuslän** 031-63 80 00 | **Länsförsäkringar Halland** 035-15 10 00 | **Länsförsäkringar Jämtland** 063-19 33 00 | **Länsförsäkringar Skaraborg** 0500-77 70 00 | **Länsförsäkringar Skåne** 042-633 80 00 | **Länsförsäkringar Stockholm** 08-562 834 00 | **Länsförsäkringar Södermanland** 0155-48 40 00 | **Länsförsäkringar Uppsala** 018-68 55 00

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