

Equine insurance

Insurance product information document



Company: If P&C Insurance Ltd (publ), branch in Finland

Product: If equine insurance

This product information document gives an overview of the insurance policy and the covers available. Full details can be found in the insurance terms and conditions and insurance guide. The content of your own insurance depends on the covers you choose for your policy. You can check the contents of your insurance cover from your policy document.

What is this type of insurance?

Equine insurance is a voluntary insurance that provides cover for your horse. The policyholder can choose the appropriate level of cover from a range of options offered by the insurance company.



What is insured?

The insurance covers veterinary costs incurred from the treatment of the horse, as listed below, as well as the loss of the horse, if the covers are available for the insured horse and have been chosen for the policy. The coverage can be expanded with optional extras.

- ✓ Loss due to illness or accident
- ✓ Loss or theft of the horse in Finland
- ✓ Extensive Veterinary fees, which cover veterinary costs, medicine and dressing costs, laboratory and X-ray costs, MRI, CT scan and ultrasound scan costs, and veterinary clinic care costs due to illness or injury
- ✓ Basic Level Veterinary fees, which cover the above-mentioned medical expenses incurred from the following illnesses or injuries: acute flesh wound, accidental foot bone fracture, oesophageal obstruction, acute bloat and bloat surgery, laminitis and equine exertional rhabdomyolysis

Optional extras

- + Accidental personal injury or property damage caused by the horse to a third party
- + Loss of a foetus or death of a foal and veterinary costs incurred by the foal up to the age of one month

Payout ceilings

- + The maximum amount of veterinary expenses compensated during each insurance period is either €2,000, €4,000 or €6,000 at the customer's discretion.
- + Life insurance compensates the animal's market price, up to the maximum amount stated in the policy document.
- + The maximum liability compensation is €85,000.



What is not insured?

This insurance does not cover, for example, the following:

- ✗ expenses or loss arising from an illness if the illness began within 14 days of the start of the insurance
- ✗ the costs of illnesses contracted or injuries sustained before the insurance was taken out
- ✗ nutritional products, nutritional supplements, herbal products, feed or vitamins
- ✗ damage if the insurance was not in force at the time the costs were incurred or the illness did not start or accident occur during the validity of the insurance.



Are there any restrictions on cover?

Compensation is not paid in the following cases, for example:

- ! treatment costs of a tendon injury, tendon sheath, ligament, mucous cyst, intra- or extra-articular deformities or bone change (however, the treatment costs of a fractured bone or tendon wound are compensated)
- ! costs incurred from a bone or joint growth disorder
- ! dental or gum care not due to an accident
- ! the costs of physical therapy
- ! property damage or personal injury caused by the horse to the policyholder or their family
- ! property damage caused by the horse to its keeper or their family
- ! damage caused by the horse to a treatment facility or its staff
- ! damage to a horse transport vehicle
- ! billing fees or medical statement fees



Where am I covered?

- ✓ The insurance is valid in Finland and temporarily in the Nordic countries, throughout the EU, and in the United Kingdom and Switzerland. Such temporary validity is limited to one year.

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What are my obligations?

Providing accurate and complete information on the requested topics when entering into the contract, such as about the object of the insurance.

Paying my insurance premium on time.

Following the safety regulations.

Telling the insurance company promptly of any mistakes or omissions that I notice and that may have a bearing on the policy.

In the event of a loss, filing a claim and providing the insurance company with all the information necessary to process the claim



When and how do I pay?

The insurance company will send you a bill for the premium, which you must pay into the account indicated in the bill by the due date.

The number of annual instalments and the billing method will be agreed when the contract is finalised.



When does the cover start and end?

The policy is effective from the date agreed between the policyholder and the insurance company. The insurance cover is valid until further notice.

The policyholder can cancel the policy by giving notice of termination in writing.

If may terminate the policy if the policyholder fails to pay the premium by the due date. In such circumstances, the policy will lapse 14 days after the date on which the written notice of termination was sent.

If also reserves the right to terminate the policy at the end of the insurance period.

Fixed-term policies expire automatically at the agreed time.

The veterinary fees and life covers expire at the end of the insurance period in which the horse reaches the age of 22. The Liability Cover will remain in force throughout the lifetime of the animal. The Fetus and Foal Cover is valid for the period specified in the policy document.



How do I cancel the contract?

You can cancel your policy at any time.

Notice of termination must be given to If in writing.

Fixed-term insurance contracts of less than 30 days cannot be terminated prematurely.