

This fact sheet provides only a brief overview of the insurance. The insurance policy statement, together with the full insurance terms and conditions, constitutes the insurance agreement you enter into.

What type of insurance is this?

Dunstan Icelandic Export Veterinary Care covers costs related to examination, treatment, and care performed by a veterinarian due to an accident or illness. The horse must exhibit clinical symptoms of illness or injury at the time of the visit.

Dunstan Icelandic Export Life covers compensation if the horse dies, falls ill, or is injured to the extent that, according to veterinary expertise, it must be euthanized. The illness must be a direct result of a condition where the horse falls ill so severely that it dies or must be euthanized immediately following the onset of the illness. The onset must be unrelated to any previous symptoms or underlying disease



What is Covered by the Insurance?

Dunstan Icelandic Export Premium Veterinary Care Covers:

- ✔ Veterinary care costs for treatment and surgery performed by a veterinarian.
- ✔ Medications prescribed by a veterinarian that are approved for use in horses.
- ✔ Rehabilitation up to 880 euro.
- ✔ Veterinarian's travel expenses up to 175 euro.
- ✔ Euthanasia and disposal up to 880 euro.
- ✔ Dental care for certain diagnoses up to 1760 euro.
- ✔ Farrier work and therapeutic shoeing for certain diagnoses.
- ✔ MRI/CT scans and scintigraphy.
- ✔ Animal ambulance to a veterinary hospital.

Refer to the insurance terms and conditions for complete information on what is covered by your insurance. The insurance amount is specified in your quote or insurance policy.

Dunstan Icelandic Export Basic Life Insurance Covers:

- ✔ If the horse becomes ill or injured to the extent that it dies or must be euthanized.
- ✔ The injury or illness must be a direct consequence of an accident or illness where the horse is injured or becomes so ill that it dies or must be euthanized immediately following the accident or illness.
- ✔ The injury or illness must be of such severity that treatment or continued care would not allow the horse to survive.

Refer to the insurance terms and conditions for complete information on what is covered by your insurance. The insurance amount is specified in your quote or insurance policy.

The insurance has no deductible.



What is Not Covered by the Insurance?

The following is a summary of the main exclusions in the insurance:

- ✘ Diseases or injuries that existed before or at the time of the insurance purchase or that occurred during any applicable waiting period.
- ✘ Complications from diseases or accidents that are not covered by the insurance, except for complications from routine castration or vaccination.
- ✘ If there is a specific exclusion for a disease, injury, or defect, compensation will also be excluded for complications from or consequential damage caused by that excluded condition.
- ✘ Testing for antibodies.
- ✘ Stereotypical behaviors, behavioral disorders, temperament flaws, nymphomania, or other habits.
- ✘ Veterinary check-ups, inspections, health checks, wellness treatments, export X-rays, or alternative treatments.
- ✘ Castration.
- ✘ Administrative costs, such as prescription writing.
- ✘ VAT for VAT-registered individuals.

You cannot receive compensation for a horse that has died, been euthanized, or is deemed unsound due to:

- ✘ Chronic respiratory conditions.
- ✘ Diseases of the throat, chest, and lumbar spine.
- ✘ Lameness or movement disorders.
- ✘ Diseases/injuries of tendons, fetlocks, ligaments, or joints.
- ✘ Fractures/fissures in bone tissue showing signs of arthritic changes.
- ✘ Developmental disorders, behavioral disorders, temperament flaws, nymphomania, or other habits.
- ✘ Tetanus if the horse has not been vaccinated according to the recommendations in FASS Vet.
- ✘ Diseases, injuries, or other defects that began or occurred before the insurance became effective, regardless of when symptoms first appeared. The veterinary assessment determines when the disease, injury, or defect occurred.

Refer to the insurance terms and conditions for complete information on what is not covered by your insurance.



Are There Any Limitations on What the Insurance Covers?

Below are some examples of limitations in your insurance. The complete insurance terms and conditions describe all precautionary requirements, reduction rules, and other limitations:

! **Clinic Boarding:** Exceptions apply for abdominal surgery and advanced care that cannot be performed in the horse's home environment.

! **Surgery for Osteochondrosis or Other Bone/Cartilage Fragments:** Coverage for surgery is provided if the horse has been continuously insured under the Premium Veterinary Care Insurance since 30 days of age for at least 24 months with Dunstan or a similar insurer, without showing symptoms of disease or injury due to osteochondrosis and bone/cartilage fragments. The surgery must be performed on the veterinarian's recommendation.

! **Reduction Rules and Precautionary Requirements:** Insurance compensation may be reduced if you do not fulfill your obligations under the insurance agreement. A reduction means that the compensation that would otherwise be payable is decreased (reduction).

! **Double Insurance:** You must notify Dunstan if the horse is insured with multiple insurance companies, regardless of whether the claim has been reported to the other company. The insurance does not entitle you to higher total compensation from the companies than what corresponds to the loss (prohibition of profit).

! **Reduction Rules and Precautionary Requirements:**

Your insurance compensation may be reduced if you do not fulfill your obligations under the insurance agreement. A reduction means that

from the compensation that would otherwise be payable, a deduction is made (reduction).

For new policies, there is a five day waiting period.

! **Force Majeure, Fire, Environmental, War, and Flood Damage:****

Dunstan is not liable for losses that may arise if the investigation of the claim, payment of compensation, or treatment/care of the horse is delayed or does not occur due to:

- War, war-like events, civil war, terrorism, revolution, rebellion, or damage resulting from nuclear processes.
- Flood damage, incidents directly or indirectly caused by or related to a dam breach in a power plant or reservoir for hydroelectric power generation.
- Pandemic or epidemic.
- Government action, riot, or due to labor disputes, confiscation, nationalization, requisition, destruction of, or damage to property by government or authority decision, strike, lockout, blockade, or other similar events.

Please refer to the insurance terms and conditions for complete information on the limitations of your insurance.



Where Does the Insurance Apply?

This insurance is a short-term insurance and is only valid for a maximum of three months or until the horse reaches the final destination according to the export agreement. The insurance is valid for insurance cases that occurs in Iceland and during the transport distance agreed with the export company and stated in the export agreement.



What Are My Obligations?

You must provide accurate and complete information to us; otherwise, you risk being entirely or partially without insurance coverage or us being exempt from liability in the event of a claim.



When and how should I make the payment?

The insurance must be paid within 14 days from the date you purchase the insurance.



When Does the Insurance Begin and End?

The start and end dates of the insurance coverage are specified in the insurance certificate. This insurance is a short-term insurance and is only valid for a maximum of three months or until the horse reaches the final destination according to the export agreement.



How Can I Terminate the Agreement?

You can terminate the agreement by calling or emailing us at any time. The insurance will then cease to be valid on the main due date, i.e., at the end of the insurance period. The agreement can also be terminated if your insurance needs cease, such as if the horse dies or is sold.