

Pre- and Post-Contractual Information

Dunstan Icelandic Export

Pre- and Post-Contractual Information

Please read this information carefully. It contains important details that we are legally required to provide you before purchase. This information provides an overview of the Horse Insurance Terms 2024 and what applies when taking out and purchasing a horse insurance policy through Dunstan.

Read the pre-purchase information and the terms along with your insurance certificate to understand what applies to the insurance policy you have chosen for your horse.

In the event of a claim, it is always the full terms and your insurance certificate that will serve as the basis for claims handling.

You can find the terms on our website www.dunstan.is.

Where the Insurance Applies

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.

This applies even if aircraft have to make an emergency landing in places that are not included in the export agreement.

Who the Insurance Covers

The insurance applies to the policyholder as the owner of the insured horse unless otherwise agreed. If the horse is entrusted to another person, such as a caretaker, this must be communicated to us.

For a horse that is sold or otherwise transferred to another owner, the insurance ceases to be valid as soon as the horse changes ownership. The insurance also ceases to be valid if the horse is rented or loaned out, except for temporary arrangements, without our consent.

Insured Horse

The insurance covers the horse specified in the insurance policy. It must be identifiable by a microchip, horse passport, or other equivalent documentation.

Premium

The premium for your horse insurance is influenced by several factors. Factors that may affect the premium include:

- *The breed, sex, and age of the horse.*
- *The insurance product(s) you have selected.*
- *The extent of your coverage, such as the level of veterinary care coverage or life coverage you choose.*
- *Your choice of deductible also impacts the premium; selecting a lower deductible results in a higher premium, and vice versa.*

The cost of your insurance is outlined in your insurance certificate or the quote you received. As an owner, you can influence the cost of claims and, ultimately, the cost of our insurance by, for example, comparing prices at different clinics and choosing the most cost-effective treatment. If you wish to adjust the premium for your animal, you can modify the life insurance amount or the maximum reimbursement amount for veterinary care insurance at the policy renewal date.

Deductible and Reimbursement Levels

The veterinary care insurance offers one deductible: 25%. The deductible and reimbursement amount you have are detailed in your insurance certificate.

Life Insurance Amount

The life insurance amount applicable to the horse is specified in the current insurance certificate and should not exceed the market value of the horse. The insurance amount represents the maximum reimbursement that can be paid out under the policy.

Waiting Period

The insurance does not cover illnesses or injuries that began within five days after the insurance became effective. The waiting period also applies when extending the insurance coverage. There is no waiting period for injuries caused by external violence, acute colic, shipping fever, and pleuritis.

Pre-existing Conditions

The life insurance and veterinary care insurance do not cover illnesses or injuries that existed or began before the insurance period or before an extension of the insurance coverage. The determination of when an illness or injury is considered to have started is based on veterinary medical expertise.

Dunstan Icelandic Export Premium Veterinary Care Insurance is our most comprehensive insurance. Coverage includes, but is not limited to:

- *Farriery Work and Therapeutic Shoeing reimbursed for specific diagnoses listed in the policy.*
- *Dental Care is covered for certain diagnoses specified in the policy, up to 1760 euro per insurance year.*
- *Rehabilitation: Covered up to 880 euro per year. Treatment must be conducted at a veterinary clinic or upon referral from a veterinarian*
- *Osteochondrosis Surgery is covered if the veterinarian confirms that the horse shows symptoms caused by fragments. The horse must have been insured under the Foster & Foal Insurance or a similar policy and continuously insured, or under Dunstan Premium Veterinary Care for at least 24 months with Dunstan or a comparable insurer, without showing symptoms of osteochondrosis or bone/cartilage fragments. The surgery must be performed on the veterinarian's advice.*
- *Medication is reimbursed for medicine sold or prescribed by the veterinarian, provided the medication is approved by the Medical Products Agency for equine treatment.*
- *Veterinarian's Travel is reimbursed up to 175 euro per treatment occasion.*
- *Euthanasia and Disposal: Covered up to 880 euro.*

Exclusions in Veterinary Care Insurance (selection) – for a complete list, see our insurance terms and conditions.

- *Preventive Care: Coverage does not extend to routine or preventive treatments.*
- *Castration: This procedure is not covered.*
- *Alternative Treatments: Non-standard or alternative medical treatments are excluded.*
- *Emergency Costs: Costs incurred during emergency care that are not medically justified.*
- *Complications: Complications resulting from treatments that are not covered by the insurance.*
- *Colic Treatment: Treatment for colic caused by inadequate deworming or non-compliance with recommended practices.*
- *Clinic Boarding: Exceptions apply where reimbursement may be available.*

Life Insurance

Dunstan Icelandic Export Basic Life Insurance: Available for all horses. This insurance covers cases where the horse becomes so ill or injured that it must be euthanized or dies in direct connection to the incident. Exclusions include deaths caused by conditions such as joint diseases, lameness, back disorders, tendon injuries, and respiratory illnesses. The scope and amount of the life insurance are detailed in your insurance certificate.

Direct Billing

In the case of direct billing, Dunstan pays the compensation directly to the veterinary clinic, and you only need to cover the costs not covered by the insurance. Dunstan will determine whether direct billing can be applied for the current claim. You are responsible for ensuring that the clinic provides all relevant information regarding the horse, including identity, medical and treatment history, and details of the injury.

If direct billing is not approved, this does not mean that we deny compensation. It simply means we need to perform a more detailed assessment of the injury before making a decision on the insurance claim. In such cases, you will need to submit a claim through our website at dunstan.se under the "Claims" section.

Your Obligation to Cooperate in the Claims Process

If you experience an injury, it is crucial to understand the insurance terms and the conditions that must be met for the incident to be covered by insurance. You are obligated to assist in the investigation of the claim and provide Dunstan with all information deemed relevant for the assessment of the insurance case.

In your claim submission, you should provide a detailed account of the incident. You must also provide supporting documents such as veterinary certificates, medical records, test results, receipts, invoices, and police reports. Costs must be thoroughly itemized, with clear information on the animal's name, diagnosis, medical history, treatment, and care plan.

Documents should not be prepared by individuals who may be considered biased in relation to you as the policyholder. By taking out insurance, you give Dunstan the right to obtain information directly from veterinarians, slaughterhouses, authorities, or others.

You must also inform us if you are required to account for VAT and if the injury might be covered by another insurance policy, even if you have not reported the incident to the other insurer.

Important Information

About the Insurance – What do I need to think about?

Important Limitations and Precautionary Requirements.

To ensure full compensation in the event of a claim, you must exercise due care. If you do not adhere to the precautionary requirements specified in the insurance terms or relevant laws and regulations, compensation may be reduced. The extent of the reduction will depend on how your negligence or intentional risk-taking has affected the injury and its severity.

Below are our precautionary requirements:

You are required to observe precautionary measures to prevent and limit damage to the horse:

- *You must comply with animal welfare laws and regulations issued under the animal welfare legislation, as well as other laws, ordinances, and regulations aimed at preventing diseases and injuries to animals. You must also adhere to decisions and orders issued by veterinarians or authorities.*
- *If the horse becomes ill, is injured, or shows symptoms of illness, such as signs of lethargy or emaciation, you must promptly consult or call a veterinarian.*
- *You must follow the veterinarian's instructions and recommendations regarding the treatment, aftercare, and rehabilitation of the animal.*
- *You must seek or call a veterinarian again if the horse's health does not improve during ongoing treatment, aftercare, and rehabilitation.*

Information about Dunstan Insurance Distribution

Dunstan AB is an insurance intermediary registered with the Swedish Financial Supervisory Authority (Finansinspektionen). Dunstan acts as an intermediary for insurance policies on behalf of HDI Global Specialty SE in the Swedish market. Dunstan AB holds professional indemnity insurance with W. R. Berkley Insurance AG, Swedish branch. The coverage amount is approximately €1.25 million per claim and around €5 million total for all claims within a year. Claims related to insurance mediation can be directed to Berkley Insurance AG, with contact details provided below. The condition for submitting such a claim is that compensation has not already been paid by Dunstan AB and the claim must be submitted within a reasonable time, but no later than 10 years.

The insurer is HDI Global Specialty SE. Dunstan AB receives a percentage-based compensation from HDI Global Specialty SE for the insurance policies it intermediates. This compensation is based on the total paid premium volume and any deductions for canceled policies. Dunstan AB may also receive compensation based on the technical result of the insurance business, reflecting the claims results and deducting certain administrative costs. HDI Global Specialty SE has a qualifying shareholding in Dunstan AB, exceeding 10 percent.

Dunstan AB does not provide advice based on an impartial or personal analysis as referred to in the Insurance Distribution Act (2018:1219).

Registration and Supervision

To conduct insurance distribution, an insurance intermediary must be registered with the Swedish Companies Registration Office (Bolagsverket). Dunstan AB is an insurance intermediary registered with Bolagsverket for the distribution of most non-life insurances. Dunstan AB's activities are supervised by the Swedish Financial Supervisory Authority (Finansinspektionen). Dunstan AB's marketing is under the supervision of the Swedish Consumer Agency (Konsumentverket). This can be verified with the respective authorities; contact details are provided below.

Applicable Laws

Our insurance agreements are governed by Swedish law and include the following regulations: The Insurance Contracts Act (2005:104), the Insurance Distribution Act (2018:1219), the Distance and Off-Premises Contracts Act (2005:59), and the Marketing Act (2008:486), unless otherwise stated in the insurance terms and conditions or through a specific written agreement.

General Terms and Conditions for Consumers

Law, Start and Duration of the Insurance Agreement

The Insurance Contracts Act (Försäkringsavtalslagen) applies to your insurance. The insurance becomes effective from the date agreed upon. The insurance agreement is annual and will be renewed unless otherwise agreed.

When you purchase a new insurance policy from us, we will send this information, the insurance policy document, and an invoice. The insurance policy document specifies the coverage, the insured property, the insurance amount, the deductible, etc. You have 14 days from the date we send the invoice to pay for the insurance.

Advance Payment of Premium

We have the right to request advance payment of the premium. This means that the insurance becomes effective the day after the premium is paid.

Information about Your Right of Withdrawal

According to the Distance Contracts Act (distansavtalslagen), you have the right to withdraw from a purchase made at a distance, e.g., via telephone or the internet, within a specific period. The withdrawal period is 14 days from the day the purchase was made. If you decide to withdraw within this period, contact us. If you have paid for the insurance, we will refund the money, minus the time the insurance has been in effect. If you have not paid for the insurance, you will receive an invoice for the period during which the insurance was in effect.

When your insurance is renewed, we will send you the insurance policy document, an invoice, and information about any changes to the terms and price of the insurance. The insurance must be paid by the due date, but you always have one month to pay from the date we sent the invoice.

If the details in the insurance policy document are incorrect or if the circumstances underlying your insurance change, you must immediately notify us. If you have provided incorrect information or omitted details that are significant for the insurance, the insurance compensation may be reduced or entirely withheld.

If you do not pay for the insurance on time, we will send a notice that the insurance will be terminated after 14 days. If you pay within this 14-day period, the insurance will continue to be valid. If you pay after the insurance has been terminated, it will be treated as a request for a new insurance policy with an effective date the day after you paid the premium.

Reminder Fee

If you do not pay for the insurance on time, we will charge a reminder fee.

In Case of Damage

Damage must be reported without delay. Additionally, the person requesting compensation must provide the necessary documentation for us to process the claim.

Preventive Measures

You must, to the best of your ability, prevent damage that is about to occur and limit damage that has already occurred.

Prescription

The limitation period is generally ten years. Once the limitation period has expired, you no longer have the right to claim compensation from us. The limitation period begins when you, according to the insurance terms, have the right to claim compensation or other insurance coverage from us. For damages that become apparent only after a long time, there are certain exception rules that provide a longer limitation period. If you have reported the damage to us within the limitation period, you always have six months to initiate legal action from the date we have provided a final decision on the compensation issue.

Overview of How We Handle Your Personal Data

Dunstan AB, and where applicable HDI Global Specialty SE, uses personal data for administration, claims processing, marketing and customer analysis, product development, marketing, and statistical purposes. We process this data in accordance with the General Data Protection Regulation (GDPR).

Dunstan and HDI Global Specialty SE collect and process personal data about you that is necessary to fulfill the insurance contract we have with you, assess insurance applications, investigate claims, and more. The data is retained for as long as your insurance can be invoked and is processed in accordance with data protection regulations, which aim to protect your personal privacy.

The data is collected directly from you or from Dunstan, and we may also obtain information from private and public registers. The data may be disclosed to other companies we work with to fulfill our obligations to you. We may also transfer the data to authorities if required by applicable legislation.

If you are not satisfied

If you are not satisfied with your insurance agreement or how we have handled your case, for example, when you purchased the insurance or in the event of a claim, you should first contact the person who managed your case. A conversation might provide us with additional information and any misunderstandings can be clarified. If you are still dissatisfied after speaking with the person who handled your case, you have the option to contact the company's complaints manager.

If you remain dissatisfied, you can contact the National Board for Consumer Disputes (ARN), which will review your case free of charge. ARN's address and phone number are: Box 174, 101 23 Stockholm, phone +468-508 860 00. You can also approach the general courts.

You can also seek guidance from the Consumer Insurance Bureau (www.konsumenternas.se), the Consumer Agency (Hallå Konsument), or your municipal consumer advisor.

Further information on where to turn and what to do if you are dissatisfied can be found on our website, www.dunstan.is.

Your right to terminate the insurance

- At the end of the insurance period

If you wish to terminate the insurance at the end of the insurance period, you can do so at any time before that. A renewed insurance also terminates immediately if you, without paying the premium for this insurance, take out a corresponding insurance with another insurance company.

- During the insurance period

You may terminate the insurance immediately if the need for insurance ceases. You may also terminate the insurance if we fail to meet our obligations under the insurance agreement or the Insurance Contracts Act. If we have renewed your insurance, you can terminate it immediately before you have paid any part of the premium.

Our right to terminate the insurance

- At the end of the insurance period

We may terminate the insurance if we have specific reasons for no longer providing it. Our termination notice is only valid if sent to you at least one month before the end of the insurance period.

- During the insurance period

We may terminate the insurance if you have grossly neglected your obligations to us or if there are other significant reasons. Our termination will be effective 14 days after the day we have sent the notice to you.

We are supervised by the Financial Supervisory Authority:

Box 7821, 103 97 Stockholm
finansinspektionen@fi.se
Phone: +468-408 980 00
www.fi.se

Our marketing is subject to the Marketing Act and is supervised by the Consumer Agency:

Box 48, 651 02 Karlstad
konsumentverket@konsumentverket.se
Phone: +46771-42 33 00

Our information is provided in Swedish. Data is collected directly from you or from Dunstan, and we may also obtain information from private and public registers. The data may be shared with other companies we cooperate with to fulfill our obligations to you. We may also transfer the data to authorities if required by applicable legislation.

Who insures horses best? Those who love them, of course.

At Dunstan, we know what it takes for insurance
to make you feel truly secure.



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