

# Insurance terms and conditions

Dunstan Icelandic Export Basic

Dunstan Basic Life & Basic Veterinary Care

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# Thank You for Choosing Dunstan

Dunstan is a company created by horse and farm enthusiasts for conscious horse and farm people. Here, we present our various horse insurance terms. You will also receive information on our General Terms for Dunstan's horse insurance.

Your insurance agreement consists of three parts:

- ***The Insurance Policy.***
- ***The Terms and Conditions for the insurance you have taken out.***
- ***The General Terms for the insurance policy you have taken out.***

Provisions in the Insurance Contracts Act (FAL) and mandatory provisions in other legislation may also apply.

## Changes to Insurance Terms

If it emerges that an injury or illness began or occurred before the start of the insurance agreement, or before an extension of the insurance coverage, Dunstan has the right to impose a special limitation (reservation) on the insurance.

## Carefully Review Your Insurance Policy

Your insurance policy contains information about your insurance, so it is important that you review it carefully to ensure it reflects what we have agreed upon. If you find any inaccuracies in the insurance policy, you must contact us immediately.

Incorrect information may result in you not receiving the correct compensation in the event of a claim. The insurance policy includes, among other things:

- ***Animal Specification: Details about the insured animal, such as name, breed, chip/registration number, and age.***
- ***Insurance Form: Indicates the chosen insurance solution.***
- ***Insurance Amount: The maximum compensation level for the current insurance product.***
- ***Variable Deductible: Refers to the portion of veterinary care costs that you pay yourself for the treatment of a compensable injury.***

## Peace of Mind Guarantee

To make it easier for you to switch to insurance with Dunstan, we offer a Peace of Mind Guarantee when moving from another insurance company. This means that if your horse was previously covered by a hidden defect protection, we will take over that coverage. For the Peace of Mind Guarantee to apply, Dunstan must receive details of the previous insurance coverage, claims history, and a health declaration. Everyone who takes out Dunstan Foster & Foal or insures foals with Dunstan is covered by the Peace of Mind Guarantee and hidden defect protection. The export insurance is also covered by the Peace of Mind Guarantee.

The Peace of Mind Guarantee applies to defects that existed but were unknown when you insured your horse. It is included in your horse insurance if the horse was insured by the time it was 30 days old and has been continuously insured since.

The Peace of Mind Guarantee also applies when you insure a horse with Dunstan that had equivalent insurance coverage with another insurance company, provided we have received details of the previous insurance coverage and claims history. The insurance coverage chosen when the horse was insured is the one covered by the Peace of Mind Guarantee.

If you increase (raise) the insurance amount, the Peace of Mind Guarantee also applies to the increased amount, provided that the injury/illness was hidden and unknown when the change was made.

Otherwise, the terms and conditions of life and veterinary care insurance apply.

## **Important to Know**

Be sure to disclose all previous injuries or illnesses that your horse has had when taking out insurance. This allows us to advise you to stay with your current insurer (if applicable) if we believe that the injuries are serious enough to warrant a reservation.

If information about injuries and illnesses that existed before the insurance is provided, which was not disclosed when taking out insurance with Dunstan, it may result in no compensation being provided and a reservation being imposed.

## **In Case of an Injury**

When an injury or illness occurs, it is important to be familiar with your insurance agreement to understand the conditions and requirements that must be met for the claim to be covered by insurance. Notify Dunstan immediately if an injury or illness occurs. This can be done through the Claims Notification section on [dunstan.se](https://dunstan.se), through direct settlement at the veterinary clinic, or through the treating veterinarian.

## **GSR**

The company has the right to register reported claims in a common claims notification register (GSR) for the insurance industry.

## **Direct Settlement**

Dunstan always has the right to decide if direct settlement can be applied in the individual case. You must always cooperate to ensure that the clinic can provide all information about the horse's medical history and the circumstances surrounding the current claim.

In direct settlement, Dunstan pays the insurance compensation directly to the veterinary clinic, and you pay any costs not covered by the insurance.

If direct settlement is not approved, it does not automatically mean that we deny you compensation, but that we need to make a more detailed assessment of the insurance issue before a decision on compensation can be made. In such cases, you need to submit your own claim through our website [dunstan.se](https://dunstan.se) under Claims Notification. You can read more about direct settlement in section A.5.2 of the General Terms and Conditions.

## **Is Insurance Coverage Present?**

If you are unsure whether a treatment or any other claim is covered by insurance, you can have the treating veterinarian request a preliminary decision from Dunstan.

# 1. Dunstan Basic Life

## 1.1 SCOPE OF INSURANCE

The insurance provides compensation if the horse dies, falls ill, or is injured to the extent that, according to veterinary expertise, it must be euthanized.

### Short-Term Insurance (3 Months/90 Days)

The insurance can be arranged by the exporter and included in the overall costs of purchasing the horse. The buyer of the horse is listed on the insurance certificate as the policyholder, with contact details and the country of import.

The start date of the insurance is the date on which the buyer and seller enter into the purchase agreement and is specified on the insurance certificate.

The insurance is valid for the duration of the horse time in Iceland until the horse has been unloaded at the buyer's agreed address with the exporter. When the horse is unloaded and the horse has all four legs for the first time outside of transport, the risk is transferred to the buyer.

The buyer has the option to arrange their own insurance for the horse, which would include coverage for hidden defects and transition to a new policy without a waiting period. This is applicable only if the horse has been inspected and has an accompanying radiographic certificate.

### 1.1.1 Life Insurance

#### 1.1.1.1 Illness

In the event of a compensable injury, compensation is provided up to the insured amount if the horse falls ill or is injured so severely that it either dies or must be euthanized. The illness or injury must be of such severity that veterinary expertise determines that further treatment or rest will not allow the horse to continue living.

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 diseases.

The following injuries or illnesses, as well as complications arising from them, are not covered if the horse dies or is euthanized. This also applies to euthanasia for animal welfare reasons:

- *Chronic respiratory diseases.*
- *Diseases of the throat, chest, and lumbar spine.*
- *Lameness or gait disorders, except for lameness or gait disturbances caused by fractures, fissures, hoof abscesses, hoof cracks, traumatic hoof injuries, or acute laminitis where the horse had no prior clinical symptoms of laminitis.*
- *Diseases of tendons, suspensory ligaments, ligaments, or joints, except for bacterial joint infections.*
- *Developmental disorders, behavioral disorders, temperament defects, nymphomania, or other habits.*
- *Tetanus if the horse has not been vaccinated according to the recommendations in FASS Vet.*

#### **1.1.1.2 Accident**

The injury/accident to the horse must be a direct result of an external force causing trauma where the horse is injured so severely that it either dies or must be euthanized immediately following the accident. The injury must be unrelated to any previous symptoms or underlying injuries/diseases.

The injury must be so severe that veterinary expertise determines that further treatment would not allow the horse to continue living.

The following injuries or diseases, as well as complications arising from them, are not covered if the horse dies or is euthanized. This also applies to euthanasia for animal welfare reasons:

- *Injuries to the throat, chest, and lumbar spine, except for fractures/fissures in bone tissue without signs of osteoarthritis.*
- *Lameness or gait disorders, except for lameness or gait disturbances caused by fractures, fissures, hoof abscesses, hoof cracks, traumatic hoof injuries, or acute laminitis where the horse had no prior clinical symptoms of laminitis.*
- *Injuries to tendons, suspensory ligaments, ligaments, or joints, except for severed tendons, suspensory ligaments, and ligaments caused by external trauma.*
- *Fractures/fissures in bone tissue with signs of osteoarthritis.*

#### **1.1.2 Missing or Stolen Horse**

You may receive compensation if the horse is stolen or goes missing and is not found within three months. The disappearance must be reported to the police immediately and advertised appropriately.

### **1.2 WHERE THE INSURANCE APPLIES**

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.

When transporting to the United States, the insurance expires when the container is unloaded at the United States airport.

### **1.3 IN CASE OF INJURY**

If the horse dies or must be euthanized, the following applies:

#### **A. Autopsy**

If the horse has died or been euthanized without a known cause, you must contact Dunstan for an assessment to determine if an autopsy is necessary. If Dunstan requires an autopsy, the insurance will cover the cost of the autopsy.

#### **B. Identification**

You must have a veterinarian identify your horse if it has died. If this is not possible, you can have an ID inspector or a person performing emergency slaughter or carcass removal provide a written certification that they have identified the deceased horse. The identification details should include the horse's name, breed, color, and lineage, as well as a description of the incident. If possible, attach photos of the deceased horse.

Contact Dunstan if you are unable to reach any of the listed categories of people.

#### **C. Foreign Country**

If the horse dies or is euthanized abroad, the damage report, medical records, certificates, and invoices must be written in Swedish or English. Medical records and other documents should always be attached to the damage report.

## **1.4 LIMITATIONS**

### **1.4.1 Waiting Period**

The insurance has no waiting period.

### **1.4.2 Deductible**

The insurance has no deductible unless otherwise specified in the insurance certificate.



## 2. Dunstan Basic Veterinary Care

### 2.1 INSURANCE COVERAGE

#### Short-Term Insurance (3 Months/90 Days)

The insurance can be arranged by the exporter and included in the overall costs of purchasing the horse. The buyer of the horse is listed on the insurance certificate as the policyholder, with contact details and the country of import.

The start date of the insurance is the date on which the buyer and seller enter into the purchase agreement and is specified on the insurance certificate.

The insurance is valid for the duration of the horse time in Iceland until the horse has been unloaded at the buyer's agreed address with the exporter. When the horse is unloaded and the horse has all four legs for the first time outside of transport, the risk is transferred to the buyer.

The buyer has the option to arrange their own insurance for the horse, which would include coverage for hidden defects and transition to a new policy without a waiting period. This is applicable only if the horse has been inspected and has an accompanying radiographic certificate.

#### 2.1.1 Veterinary Care

The veterinary care insurance provides compensation if your horse requires examination, treatment, or care – provided it is performed by a veterinarian – due to an injury or illness covered by the insurance policy. To receive compensation, the horse must exhibit clinical symptoms of the injury or illness. All treatments must be based on Swedish veterinary medical expertise and adhere to scientific and proven experience.

Only injuries or illnesses specified below are covered by the insurance. Injuries listed below that occur as a complication of a non-compensable injury or illness are not covered.

- *Traumatic fractures/fissures occurring in bone tissue that is free from signs of osteoarthritic changes.*
- *Acute wound injuries caused by external trauma that require immediate veterinary care directly following the incident.*
- *Acute colic and abdominal surgery.*

The following injuries or diseases, as well as complications arising from them, are not covered if the horse dies or is euthanized. This also applies to euthanasia for animal welfare reasons:

- *Injuries to the throat, chest, and lumbar spine, except for fractures/fissures in bone tissue without signs of osteoarthritis.*
- *Lameness or gait disorders, except for lameness or gait disturbances caused by fractures, fissures, hoof abscesses, hoof cracks, traumatic hoof injuries, or acute laminitis where the horse had no prior clinical symptoms of laminitis.*
- *Injuries to tendons, suspensory ligaments, ligaments, or joints, except for severed tendons, suspensory ligaments, and ligaments caused by external trauma.*
- *Fractures/fissures in bone tissue with signs of osteoarthritis*

#### 2.1.2 Veterinarian's Travel Expenses

In connection with a compensable injury or illness, the veterinarian's travel expenses are reimbursed up to 175 euro per treatment session.

#### 2.1.3 Animal Ambulance

An animal ambulance is covered if a veterinarian has recommended ambulance transport to a veterinary hospital to save the horse's life. The horse must be so severely ill or injured, according to veterinary expertise, that it cannot be transported by any other means. This reimbursement is provided only if the horse has an illness or injury covered by the insurance.



#### **2.1.4 Euthanasia and Disposal**

In connection with a compensable injury or illness, euthanasia and disposal costs are reimbursed up to 880 euro. A veterinarian's professional judgment determines if the horse must be euthanized

#### **2.1.5 Medication**

In connection with a compensable injury or illness, the cost of medications prescribed for the treatment of the injury or illness is covered, but only for medications that are prescription-only or dispensed by a veterinarian. Medications must be approved by the Swedish Medical Products Agency, and the cost must be reasonable. Reimbursement for medications dispensed by a veterinarian is limited to the cost of the emergency dose. Medications beyond the emergency dose dispensed by a veterinarian are reimbursed according to the pharmacy's standard price list.

### **2.2 WHERE THE INSURANCE APPLIES**

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. When transporting to the United States, the insurance expires when the horse is in the quarantine stable immediately after transport at the United States airport. When filing a claim, all records, certificates, and invoices must be written in Swedish or English. The record and other documents must always be attached to the claim form

### **2.3 LIMITATIONS**

#### **2.3.1 Waiting Period**

The insurance has a waiting period of 5 days. The waiting period also applies when extending the horse's insurance coverage.

No waiting period applies for the following illnesses and injuries:

- *Acute colic.*
- *Fracture or wound injury caused by sudden external trauma.*
- *Pleurisy.*
- *Illness or injury caused by a traffic accident, fire, or drowning.*
- *Transport sickness.*

### 2.3.2 Other limitations

The insurance does not cover:

- *Alternative treatment methods beyond what is specified in section 1.1.8.*
- *Bandage materials, medical feed, sedatives, deworming agents, and other products prescribed or sold by a veterinarian.*
- *Fecal testing.*
- *Behavioral disorders, temperament issues, nymphomania, or other habits. This may also apply to additional costs for veterinary examination/stabling or other medical procedures complicated by the horse's behavior and/or unmanageability.*
- *Preventative care, veterinary check-ups, health examinations, wellness care, or export radiography. If the horse shows clinical symptoms during any of the above visits, subsequent treatments for a compensable injury will be covered.*
- *Emergency fees or equivalent costs unless it was necessary and medically justified to treat the horse outside of regular hours.*
- *Prescription-only medications where a valid license cannot be presented.*
- *Castration or cryptorchid surgery, except as specified in 1.1.2 F.*
- *VAT for policyholders who are VAT-registered (since VAT is not an expense for the policyholder), administrative fees, invoicing, certification, and similar actions.*
- *Sampling and analysis to determine antibodies or antibody titers.*
- *Therapeutic shoes or farriery work beyond what is specified in section 1.1.2 C.*
- *Tetanus if the horse has not been vaccinated according to the recommendations in FASS Vet.*
- *Dental care beyond what is specified in section 1.1.2 B, and injuries or illnesses caused by poor oral or dental condition and incorrect bit adjustment.*
- *Transportation of the horse or other travel beyond what is specified in sections 1.1.4 and 1.1.5.*
- *Digital consultation beyond FirstVet and Dunstan's own digital clinic.*
- *Examination or treatment intended to achieve pregnancy in a mare, such as sampling, hormone therapy, uterine lavage, or general treatment.*
- *Clinic stabling, except for advanced medical care that cannot be performed in the horse's home environment.*
- *Costs for stabling in connection with rehabilitation.*
- *Chemotherapy and radiation therapy, as well as associated cost.*

### 2.4 DEDUCTIBLE

The insurance has 25% variable deductible and a fixed deductible of 245 euro. The deductible is the portion of the cost that you are responsible for paying yourself. Foals covered under the mare's insurance have the same deductible as the mare

## A. General Terms and Conditions for Dunstan's Horse Insurances

The general terms and conditions specify the additional requirements that must be met for your insurance to be valid. Provisions in the Insurance Contracts Act (FAL) and mandatory provisions in other legislation may also apply.

Upon receiving your insurance policy, it is important that you check it and immediately notify Dunstan if anything is incorrect. The insurance coverage and the premium you pay are based on the information you have provided to Dunstan.

In the premium calculation, we consider factors such as the horse's age, breed, and your place of residence. If the information is incorrect or if any circumstances change, you must immediately inform Dunstan. Otherwise, you risk being without insurance coverage, either partially or entirely, as outlined in section A.7.

### A.1 WHO THE INSURANCE APPLIES TO

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 reported to Dunstan.

The insurance ceases to be valid when the horse is transferred to another owner's possession.

Dunstan must be notified if the horse is to be rented or loaned out for a period longer than three months; otherwise, the insurance does not apply.

#### A.1.1 When the Insurance Applies

The insurance covers claims that occur during the insurance period. The insurance period is specified in the insurance policy.

#### A.1.2 Where the Insurance Applies

The insurance covers costs for examination and treatment performed in Sweden. When the horse is outside Sweden, the insurance applies in accordance with the terms specified in each product's conditions.

#### A.1.3 Insured Animal

The insurance applies to the horse specified by name and registration number and/or chip number in the insurance policy. For foals born to an insured mare, the insurance covers the foal from birth according to the scope specified in the insurance terms.

#### A.1.4 Insurance Amount

The insurance amount is the maximum compensation you can receive from the insurance during an insurance year or for the agreed insurance period. The insurance amount you have chosen is specified in your insurance policy. The insurance amount chosen for the horse's life value is stated in the policy and can at most correspond to the horse's market value.

Compensation paid out can never exceed the insurance amount. If the insurance amount is higher than the horse's market value at the time of the claim, compensation is limited to the market value.

### A.2 WHEN AND HOW THE INSURANCE APPLIES AT INCEPTION

#### A.2.1 Insurance Agreement

Provided that the insurance is granted, the following applies:

- *The insurance starts on the date specified in the insurance policy. If the insurance is taken out on the same day it is supposed to commence, it applies from the moment Dunstan accepted the insurance. The insurance does not cover any damage or defects that occurred or arose before the insurance began.*
- *If the start of the insurance period cannot be determined as above, the insurance period always begins from the next midnight, i.e., the day after the insurance was taken out.*
- *The insurance period is always one year unless otherwise agreed or stipulated.*

#### **A.2.1.1 Changes to Terms**

Any changes to the insurance terms will be communicated to you before a new insurance period in the form of an addendum. Addendums dated later than these terms or the General Terms and Conditions replace the corresponding sections of the terms. If there is a conflict between a term in the general terms and a specific product insurance term, the product insurance term takes precedence.

Dunstan also reserves the right to alter the terms during the insurance period if the policyholder or someone for whom they are responsible grossly breaches their obligations to the company, or if there is another basis for it. For example, if it emerges during the insurance period that an insured horse has or has had injuries and illnesses that showed symptoms before the start of the insurance, and Dunstan, aware of these symptoms, should have imposed a specific limitation (reservation) on the insurance.

#### **A.2.2 Dunstan's Responsibility**

Our liability extends only during the period the insurance is in force. The insurance covers the financial loss and costs incurred during the insurance period, up to the insurance amount, based on illnesses, injuries, or other events covered by the insurance. Costs and loss of life or usability that occur after our liability has ended, such as due to the termination of the insurance, are not covered.

#### **A.2.3 Limitations of Insurance Validity**

The insurance does not cover illnesses, congenital defects, injuries, or other damage events that are deemed to be congenital, have occurred, or begun to develop before the insurance commenced. The same applies to events related to such conditions. Complications arising from these conditions are also not covered by the insurance.

Veterinary experience is used to determine when an illness, defect, or injury is considered to have started. The insurance does not cover costs for examinations, treatment, or care performed by employees of the policyholder or anyone with a similar relationship to them.

#### **A.2.4 Waiting Period**

A waiting period means that the insurance does not cover illnesses, defects, injuries, and complications related to these that have begun within a certain period after the insurance has come into effect, despite the payment of premiums. When extending insurance coverage, a new waiting period applies to the extended coverage. The length of the waiting period is specified in the insurance terms.

#### **A.2.5 Exemption from Waiting Period**

- *For newly purchased insurance, if the equivalent insurance coverage for the horse has been held with Dunstan for at least 20 days (five days for foals) prior to the inception of the policy. For Icelandic Export Insurance, a five-day waiting period applies.*
- *When switching insurance companies, waiting period exemption applies if the insurance is transferred directly from a Swedish insurance company and the insured horse had more comprehensive or equivalent coverage with the other company, and that insurance was in force with that company for at least one year.*

#### **A.2.6 Limitation of Coverage (Reservations)**

The insurance does not cover illnesses or injuries that existed (were present) or began before the start of the insurance period or before an extension of coverage. This limitation applies even if the condition is known to Dunstan and regardless of whether the insurance contract has been explicitly subject to a special limitation (reservation).

If the insurance has been subject to a reservation, or would have been, this reservation also applies to complications and consequences related to the illnesses, defects, injuries, or other events covered by the reservation, as well as to illnesses, defects, injuries, or other events associated with what the reservation covers.

Insurance policies that have been annulled, such as those terminated due to unpaid premiums, similarly do not cover any damage or illness existing before the reinstatement of the insurance. The insurance is then considered newly issued, and a new waiting period applies.

If the insurance has been modified at the request of the policyholder, such as by increasing the sum insured or the veterinary care amount, the increase does not apply to damage or illness that existed before the increase/change. The insurance also does not cover complications resulting from such damage or illness or related in any other way. If a reservation/limitation can be reviewed, it will be stated in your insurance letter.

Veterinary experience is used to determine when an illness or injury is considered to have started.

### **A.3 RENEWAL AND TERMINATION**

#### **A.3.1 Renewal**

The insurance automatically renews for one year unless terminated by you as the policyholder or by Dunstan. The renewed insurance becomes effective when the previous insurance period expires. If the insurance is renewed but the premium is not paid, in a consumer relationship, the renewed insurance will be terminated with a 14-day notice period starting from the day Dunstan sent the notice of termination.

For short-term insurance, the above does not apply. No renewal is automatic.

If you wish to terminate the insurance at the end of the insurance period (the main due date), you do not need to provide a reason such as the cessation of insurance need. If the insurance does not automatically renew, this will be stated in the insurance letter.

For insurance policies where you are a business operator, the provisions of the Insurance Contracts Act apply.

#### **A.3.2 Termination**

The insurance can be terminated during the insurance period if there is a reason specified in the Insurance Contracts Act, such as if the need for insurance ceases or similar circumstances occur. You can notify us at any time that you wish to terminate the insurance at the main due date. We can only terminate the insurance during the insurance period when there is legal support for it.

### **A.4 PAYMENT OF INSURANCE**

#### **A.4.1 Insurance premium**

For newly purchased insurance or when extending the insurance coverage, the premium must be paid within 14 days from the day the premium notice was sent to you. If the insurance is to commence upon payment of the premium, the provisions in section A.4.2 apply instead.

When the insurance is renewed, the premium must be paid by the start of the new insurance period. Premiums paid via direct debit must be paid by the first day of each period. The premium for a later period must be paid within one month after you have been notified. For direct debit payments, the terms of the direct debit agreement also apply. If the direct debit is canceled, the premium for the unpaid part of the insurance period will be notified. If payment is delayed, we will charge a reminder fee of 5 euro for each late payment reminder.

##### **A.4.1.1 Payment Methods**

Payments can be made by card or invoice.

#### **A.4.2 Immediate Premium Payment**

We have the right to request immediate premium payment. This means that the insurance will begin on the day after the premium has been paid and received by Dunstan.

Immediate premium payment details will be indicated in your insurance letter.

#### **A.4.3 Termination Due to Delayed Premium**

If the premium is not paid on time, we have the right to terminate the insurance. In such cases, you will receive a written notice of termination. The insurance will cease to be effective on the date specified in the termination letter. If the premium is paid after the insurance has ceased, the payment will be considered as an application for new insurance under the same terms starting from the day after the payment was made.

If we do not grant new insurance, we will notify you within 14 days; otherwise, you will be considered to have taken out a new insurance policy.

#### **A.4.4 Premium Refund**

Refunds will only be made for the portion of the premium to which you are entitled. If the premium is less than 5 euro, no refund will be issued.

##### **A.4.4.1 Short-Term Premium**

If the insurance is terminated early (e.g., due to the cessation of insurance needs, such as in a sale) or if a claim has been paid during the most recent valid insurance period, a higher premium, known as a short-term premium, will be charged. This means the premium will be recalculated according to the short-term tariff Dunstan applies for insurance with shorter periods. Amounts less than 5 euro will not be refunded.

#### **A.5 IN CASE OF INJURY**

If you experience an injury, it is crucial that you understand the insurance terms and the conditions that must be met for the event to be covered by the insurance. You are required to assist in the investigation of the damage event and provide Dunstan with all information deemed significant for assessing the insurance case.

In your damage report, you must provide a detailed account of the incident. You must be able to present, for example, veterinary certificates, medical records, test results, receipts, invoices, and police reports. Costs must be itemized thoroughly. It should be clear from the documents the animal's name, diagnosis, history, treatment, and care plan.

Certificates must not be issued by individuals who could be considered biased in relation to you as the policyholder.

**By taking out insurance, you authorize Dunstan to obtain information directly from veterinarians, Euthanasia facilities, authorities, or others. By taking out insurance with Dunstan, you grant Dunstan authorization to collect information from the horse's previous insurance company regarding previous coverage, insurance start date, and claims history.**

You must also inform us if you are subject to VAT reporting and if the damage might be covered by another insurance, even if you have not reported the incident to that other insurance company.

We have the right to refer you to a veterinarian or animal clinic, and you are obligated to accept such referral. If you do not follow Dunstan's instructions, your right to compensation may be wholly or partially forfeited.

As a horse owner, you are always considered the party requesting care from veterinarians and clinics, regardless of whether you were referred there by Dunstan. If Dunstan requests it, you must allow Dunstan's veterinarians/staff to inspect the horse and the place where the animal was injured.

In cases where the damage is a direct result of any of the following, the following applies:

- **Traffic Accidents:**  
You must provide details of the driver, the vehicle's registration number, and the insurance company where the vehicle was insured. If your horse was hit and you do not know the vehicle's registration number or if the driver is unknown, you must report the incident to the police.
- **Animal Cruelty:**  
You must report the incident to the police.

The company has the right to register reported damages in a common damage reporting register (GSR) for the insurance industry.

### A.5.1 Preliminary Decision

If you are uncertain whether the damage or illness is covered by your horse's insurance, you can have your veterinarian submit a request for a preliminary decision to Dunstan.

### A.5.2 Direct Settlement

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

If direct settlement is not granted, it does not mean that compensation is denied; rather, we need to conduct a more thorough assessment of the damage before a decision on the insurance issue can be made. You should then submit your own claim form on our website, [dunstan.se](https://dunstan.se), under Claims.

If direct settlement has been granted and compensation paid out, but subsequently, circumstances arise that, if known earlier, would have led to Dunstan having the right to refuse direct settlement or would have reduced or denied the compensation, Dunstan has the right to reclaim any excess compensation paid from you. See point A.7.

## A.6 GENERAL CARE OBLIGATIONS, DUTY TO MITIGATE

You are required to observe care obligations, meaning you must prevent, hinder, and limit damage to the horse:

1. **Compliance with Laws and Regulations:** *You must comply with the Animal Welfare Act and regulations issued under it, as well as other laws, regulations, and directives aimed at preventing diseases and injuries to animals. You must also adhere to decisions and orders from veterinarians or authorities.*
2. **Veterinary Care:** *If the horse falls ill, is injured, or shows symptoms of illness, such as signs of lethargy or weight loss, you must promptly consult or call a veterinarian.*
3. **Following Veterinary Instructions:** *You must follow the veterinarian's instructions and recommendations regarding treatment, aftercare, and rehabilitation of the animal.*
4. **Ongoing Veterinary Attention:** *You must consult or call a veterinarian again if the horse's health does not improve during ongoing treatment, aftercare, and rehabilitation*

## A.7 REDUCTION OF INSURANCE COMPENSATION

Your insurance compensation may be reduced if you do not fulfill your obligations under the insurance agreement. A reduction in compensation means that Dunstan will deduct from the compensation that would otherwise have been paid out (reduction).

### A.7.1 Check Your Insurance, Care Obligations

The information you provided when taking out the insurance is the basis for your insurance coverage. It is important to verify the details stated in the insurance certificate and immediately contact us if anything is incorrect or has changed. If you provided incorrect information when taking out the insurance or failed to correct incorrect information, compensation may be reduced in the event of a claim.

The extent of the reduction depends on the circumstances, including the significance of your negligence to the occurrence of the damage or the cost of the damage. In cases of serious negligence, you may receive no compensation at all. Minor negligence will not result in a reduction.

### A.7.2 Causing an Insurance Claim

If you have deliberately or intentionally caused or contributed to an insurance claim, no compensation will be provided. If you have caused the insurance claim or worsened its consequences through negligence, we may reduce the compensation entirely or partially in accordance with the Insurance Contracts Act. This also applies if you have deliberately taken an action despite a significant risk that the damage would occur. Animal cruelty, neglect, and breeding animals with known hereditary diseases or defects, as well as deficiencies in animal care, are considered particularly serious.



### **A.7.3 Responsibility for Someone Acting on Your Behalf**

When you delegate the care or oversight of the horse to another person, you are responsible for ensuring that they also adhere to the care obligations outlined in the insurance terms. This applies regardless of whether the person is a close friend, employee, contractor, or a company. If such a person breaches the care obligations in the insurance terms, Dunstan may also have the right to reduce your insurance compensation.

### **A.8 FORCE MAJEURE, FIRE, ENVIRONMENTAL, WAR, AND DUST DAMAGE**

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

- *War, war-like events, civil war, terrorist acts, revolution, rebellion, damage resulting from nuclear processes.*
- *Dust Damage, damage events directly or indirectly caused by or related to the breach of a dam in a power plant or regulation dam for electricity production.*
- *Pandemics, epidemics.*
- *Government Actions, riots, or due to labor market conflicts or confiscation, nationalization, requisition, destruction of or damage to property by decision of the government or authorities, strikes, lockouts, blockades, or other similar events.*

If Dunstan is hindered from making payments or taking other actions due to such force majeure events mentioned above, the action may be postponed until the hindrance has ceased.

### **A.9 INTERNATIONAL SANCTIONS**

Dunstan adheres to sanctions imposed by the UN or EU concerning individuals' involvement in terrorism, association with terrorists, and connections to certain regimes. In connection with claims payments or premium refunds, we will cross-check personal data against the UN and EU sanction lists to ensure that payments are not made to individuals on these lists.

### **A.10 GENERAL INFORMATION ON COMPENSATION**

#### **A.10.1 Insurance Amount**

The insurance compensation will not exceed your financial loss. Your insurance policy specifies the amount of coverage for your horse. The life insurance amount should be based on the horse's market value. Market value refers to the value of the horse immediately before the insurance event and the cost of purchasing a comparable horse. It is your responsibility to ensure that the horse is covered by an appropriate insurance amount. Dunstan will never compensate more than the market value, even if the insurance amount is higher. If you receive compensation for a stolen or missing horse and the horse is subsequently recovered, you are obliged to notify us and repay the insurance compensation.

From the compensation, we will deduct:

- *VAT, if you are VAT-registered and have the right to deduct VAT for the horse.*
- *Costs that are not covered by the insurance.*
- *Any deductible.*
- *Reduction if you have not followed the applicable care requirements.*
- *Premiums and other outstanding amounts that are due for payment but have not been paid.*
- *Compensation that you have received or can receive from a government authority or another insurance.*

#### **A.10.2 Payment of Compensation**

Compensation will be paid as soon as possible, but normally within 10 working days after Dunstan has received a complete claim report and you have otherwise done what we reasonably require of you.

### **A.10.3 Double Insurance**

You must inform Dunstan if the horse is also insured with other insurance companies, regardless of whether the claim has been reported to the other company or not. The insurance does not entitle you to a higher total compensation from the companies than what corresponds to the loss (prohibition of profit). Dunstan reserves the right not to pay more compensation than the other insurance allows, unless a reservation for limited compensation in the case of double insurance has been made.

### **A.10.4 Recourse**

When Dunstan has paid compensation for a loss or illness, we assume the right to recourse against the party responsible for the loss up to the amount we have paid in insurance compensation. You may not, without Dunstan's consent, make any agreements with the responsible party that could affect Dunstan's right to recourse.

## **A.11 PRESCRIPTION**

Damage or potential damage must be reported immediately to Dunstan. If you do not make a claim to Dunstan within ten years from the time when the condition that entitles you to insurance coverage occurred, the right to compensation is forfeited.

You always have six months to take legal action against Dunstan after we have issued a final decision regarding the insurance compensation.

## **A.12 HOW WE HANDLE YOUR PERSONAL DATA**

Dunstan processes personal data in accordance with the information provided in the "Processing of Personal Data" notice available on our website [www.dunstan.is](http://www.dunstan.is).

If you prefer, you can request that this information be sent to you by contacting Dunstan at +4610-17 98 400 or [info@dunstan.se](mailto:info@dunstan.se)

## **A.13 IF WE DISAGREE**

### **A.13.1 Review**

Misunderstandings or disagreements can often be resolved easily. If you are not satisfied with our claims handling, you may request that Dunstan reviews the case. You can contact our customer service center at +4610-17 98 400 or reach out to your claims adjuster for more information on how to request a review.

### **A.13.2 Ombudsman**

If you remain dissatisfied after a review of your case, you can escalate the matter to our Customer Ombudsman by emailing [kundombudsmannen@dunstan.se](mailto:kundombudsmannen@dunstan.se) or by writing to:

Dunstan AB  
Att: Customer Ombudsman  
Östra Storgatan 67  
553 21 Jönköping  
Sweden

When contacting the Ombudsman, please provide the insurance number or claim number relevant to your review. Additionally, clearly explain which part of the decision you wish to contest and why you believe our assessment was incorrect. The Ombudsman's role is to review cases where Dunstan has made a final decision, in collaboration with Dunstan's Review Board. The review is limited to disputes arising from the insurance agreement. Only complaints suitable for such a review will be examined by Dunstan's Review Board.

Dunstan's Review Board consists of senior executives from Dunstan and the external Complaints Officer.

### **A.13.3 Customer Complaints**

If you are dissatisfied with any aspect of your interaction with Dunstan, from customer service to ongoing contact that does not involve claims, you can notify your case handler that you wish to file a complaint, or you may contact our Complaints Officer directly. Email: [kundombudsmannen@dunstan.se](mailto:kundombudsmannen@dunstan.se).

#### **A.13.4 Additional Advice and Review**

As a consumer, you may also seek advice and review from:

##### **The National Board for Consumer Disputes (ARN)**

Box 174  
101 23 Stockholm  
Tel: +46 8 508 860 00  
[www.arn.se](http://www.arn.se)

ARN is a governmental authority that can adjudicate disputes related to private individuals' insurance claims free of charge. However, it does not handle disputes involving amounts less than 177 euro, medical assessments, or liability issues arising from traffic accidents.

##### **The Consumer Insurance Bureau (Konsumenternas Försäkringsbyrå)**

Box 24215  
104 51 Stockholm  
Tel: +46 200 22 58 00  
[www.konsumenternas.se](http://www.konsumenternas.se)

Konsumenternas Försäkringsbyrå is a Swedish organization that provides information and advice on insurance matters for consumers.

All of the above guidance and adjudication are free of charge.

If you are still not satisfied, you can always take the matter to court for a final decision. Your legal costs may be covered by legal expenses insurance in your home insurance or business insurance.

#### **A.13.5 Court and Applicable Law**

Disputes may also be resolved by the courts. For disputes involving a minor amount (less than half of the base amount), a simplified legal procedure may be applied.

Disputes arising from the insurance agreement shall be resolved by Swedish courts and in accordance with Swedish law.

#### **A.13.6 Applicable Laws**

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

#### **A.14 BASIC INFORMATION**

Dunstan AB is an insurance intermediary registered with the Swedish Financial Supervisory Authority (Finansinspektionen). Dunstan distributes insurance products on the Swedish market on behalf of HDI Global Specialty SE.

Dunstan AB holds professional indemnity insurance with If Skadeförsäkring AB. The insurance coverage amounts to approximately EUR 1.25 million per claim and EUR 5 million in aggregate for all claims within a one-year period.

Claims related to Dunstan's insurance intermediation may be directed directly to If Skadeförsäkring AB (see contact details below), provided that no compensation has already been paid by Dunstan AB and that the claim is submitted within a reasonable period of time, but no later than 10 years.

The insurance provider is HDI Global Specialty SE. Dunstan AB receives commission from HDI Global Specialty SE for the insurance products it intermediates. This commission is calculated as a percentage of the total paid premium volume, with possible deductions for cancelled policies. Dunstan AB may also receive compensation based on the technical result of the insurance portfolio, taking into account claims performance and subject to certain administrative cost deductions.

HDI Global Specialty SE holds a qualifying ownership stake in Dunstan AB, i.e., more than 10 percent.

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

### **Supervision and Registration**

Dunstan AB is an insurance intermediary registered with the Swedish Companies Registration Office for insurance distribution. Dunstan AB's operations are also supervised by the Swedish Financial Supervisory Authority. Dunstan AB's marketing is overseen by the Swedish Consumer Agency. These can be verified with the respective authorities, see contact details below.

# GLOSSARY

## Duty of Care

Specific instructions that must be followed to minimize the risk of damage.

## Direct Settlement of Claims

Occurs when the veterinarian contacts us to settle the claim after your visit to the clinic or a veterinarian's visit. The insurance payment is made directly to the veterinarian by Dunstan, and you only pay the applicable deductible and any costs not covered by the insurance. Direct settlement is free of charge and is handled by Dunstan's claims department during office hours. If the horse has been recently insured or if we need additional information, you pay for the visit and then submit your veterinary care receipts along with the claim report to Dunstan.

## Double Insurance

Occurs when the insured item is covered by the same type of insurance with two or more insurance companies. You must inform Dunstan if the horse is insured with multiple insurers, regardless of whether the claim has been reported to the other insurer. Insurance does not entitle you to more total compensation from the insurers than the amount of the damage (profit prohibition).

## Hidden Defects

A disease or defect that began developing before the sale or transfer of the horse but could not be detected. Since horses are legally considered goods, a person (business owner) who sold a horse may be liable to compensate the buyer if a hidden defect arises, according to consumer purchase law.

## Foal

The horse is considered a foal until the end of the year in which it was born.

## Preliminary Decision

If you are unsure whether a treatment or other damage event is covered by the insurance, you can have the treating veterinarian request a preliminary decision from Dunstan's claims department.

## Insurance Policy

Your insurance policy contains all important information about your insurance and is crucial for you to review. If anything in the policy does not match what was agreed upon, you should immediately contact us to correct your insurance coverage.

## Insurance Period

The duration of the insurance as agreed upon in your insurance policy. Typically, an insurance policy is valid for twelve months from the start date (the day the insurance begins), but some types of insurance may have a longer or shorter period, such as Dunstan's Foal and Foal Insurance.

## Main Expiry Date

The day when the insurance agreement expires or needs to be renewed. You can find the main expiry date on your insurance policy.

## Health Declaration

Consists of questions about any injuries and illnesses the animal has had or currently has. The health declaration can be provided both in writing and orally by you. It is important to provide truthful and relevant information to receive the correct compensation in case of a claim.

## Waiting Period

The insurance does not cover diseases, physical defects, and injuries, as well as complications arising from these, that began within a certain period after the insurance was activated, even if the premium has been

paid. When expanding coverage, a new waiting period applies to the additional coverage. The length of the waiting period is specified in the insurance terms. The following diseases and injuries are exempt from the waiting period:

- *Injury caused by sudden external violence.*
- *For new insurance policies, if the horse was covered by a similar insurance with Dunstan for at least 20 days (five days for foals) before the new policy is taken out. This is important for continuous insurance coverage.*
- *When changing insurance companies, the waiting period is waived if the insurance is transferred directly from another Swedish insurance company and if the insured horse had similar or greater coverage with the other company for at least one year.*

### **Pre-existing Conditions**

When you are informed that a condition or injury was pre-existing, it means that the disease or injury existed or began to develop before the insurance was taken out. No insurance covers conditions that existed before the policy was issued. This can be compared to someone stealing your bike and then taking out insurance to get compensation for the bike. It is veterinary expertise that determines when a disease started.

### **Life Insurance**

The life insurance amount should be based on the horse's market value. Market value refers to the value of the horse immediately before the insurance event and what a comparable horse would cost to purchase. It is your responsibility to ensure that the horse has the correct insured amount. Dunstan will never pay out more than the market value, even if the insured amount is higher.

### **Death Claim**

If your animal has died and you wish to claim for life insurance, you need to submit a death claim form completed by you and the veterinarian to Dunstan.

### **Maximum Payout**

The maximum amount you can receive for veterinary care expenses during an insurance period (twelve months).

### **Limitation of Coverage (Reservations)**

If you have an exclusion, it will be noted in your insurance policy. Remember that no insurance covers diseases or injuries that existed or began to develop before the insurance was taken out.

### **Deductible**

The portion of veterinary care costs that you pay yourself in the event of damage or illness.

### **Peace of Mind Guarantee**

Dunstan offers a Peace of Mind Guarantee when moving from another insurance company. This means that if your horse was previously covered by hidden defect protection, we will take over that protection. For the Peace of Mind Guarantee to apply, Dunstan must have received information about the previous insurance coverage, claim history, and a health declaration. All policies for Dunstan Foal & Foal as well as insured foals with Dunstan include the Peace of Mind Guarantee and hidden defect protection.

### **Premium**

The price of the insurance for a policy period (twelve months). 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.

In cases where the transport time takes longer than three months, a new insurance must have been taken out for the new period to be valid.

### **Claim Report**

If your animal has visited a veterinarian and you wish to claim for the costs, you need to submit a claim report with receipts to us. It is important that the receipt documentation includes information about the horse's name, diagnosis, and billing details.

# Contact Information and Addresses

## Dunstan AB

Org. No: 559313-7523  
Östra Storgatan 67, 553 21 Jönköping  
+4610-1798400  
Info@dunstan.se  
www.dunstan.se

## Local Advisor

Gestur Juliusson  
gestur.juliusson@dunstan.se  
+354 852 0085

## HDI Global Specialty SE, Sweden Branch

Org. No: HRB 211924  
(Registered in Germany)  
Box 22085, 104 22 Stockholm

## If Skadeförsäkring AB

Org nummer 516401-8102  
Postadress IF 106 80 Stockholm  
www.if.se

## Swedish Companies Registration Office (Bolagsverket)

851 81 Sundsvall  
+46771-670 670  
bolagsverket@bolagsverket.se  
www.bolagsverket.se

## Swedish Financial Supervisory Authority (Finansinspektionen)

Box 7821, 103 97 Stockholm  
+468-787 80 00  
finansinspektionen@fi.se  
www.fi.se

## Swedish Consumer Agency (Konsumentverket)

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

## Swedish Authority for Privacy Protection (Integritetsskyddsmyndigheten)

Box 8114, 104 20 Stockholm  
+468-657 61 00  
imy@imy.se  
www.imy.se



# **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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