Horse Insurance

Information and facts before purchasing, October 2026

This is a summary of what our Horse Insurance covers.

The insurance also contains important limitations and safety regulations. These are shown under the heading ”Important limitations and safety regulations in the horse insurance”. You are entitled to receive this information before you purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you keep this document. For the full terms and conditions, please visit our website at if.se. You can also obtain them by contacting our Customer Service department. Claims are always paid in accordance with the full terms and conditions of the policy.

Who is insured under the policy?

The insurance is valid for you as the policyholder and owner of the insured horse. The insurance may also cover the one who is a feed host.

Where does the policy provide cover?

The policy applies within the Nordic region. It also applies if the horse is temporarily staying outside the Nordic region for at most 1 year provided that we have been informed and approve the stay abroad before it is initiated.

When can the horse be insured?

You can insure your horse as early as the day after it is born and up until it has turned 16 years old.

How long is the insurance valid?

The insurance is valid for the dates specified in the insurance policy. Veterinary care insurance can be in place for the entirety of the horse’s life. Life insurance without usability expires from the insurance year that begins after the horse has reached 25 years of age. Life insurance with usability is converted to life insurance without usability from the insurance year that begins after the horse has reached 22 years of age.

If Skadeförsäkring AB (publ), Huvudkontor: Barks väg 15, Solna. Postadress: 106 80 Stockholm. Säte: Stockholm. Org.nr: 516401-8102.

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What is insured under the policy?

You may choose between three different veterinary care insurance policies and there are two different life insurance policies available. The type of insurance that you select for your horse depends on how you use your horse and how extensive you would like your protection to be.

Veterinary Care Insurance

Horse insurance Limited

Compensation for the costs of veterinary care is provided for the following diagnoses/injuries:

- Fracture, bone fissure, acute wounds and laminitis
- Throat obstruction, acute intestinal infection and colic
- Caesarean
- Pneumonia, if the horse is younger than six months, and shipping fever.

The maximum compensation is SEK 60,000, SEK 90,000 or SEK 130,000 per year.

Horse insurance

You will be reimbursed for veterinary care costs if the horse becomes ill or gets into an accident.

The maximum compensation is SEK 60,000, SEK 90,000 or SEK 130,000 per year.

Horse insurance Super

You will be reimbursed for veterinary care costs if the horse becomes ill or gets into an accident. With this insurance you will also receive compensation for costs for the veterinarian's travel and visit, for medicine and rehabilitation prescribed by the veterinarian after accident or illness covered in the insurance, and for costs if the horse must be euthanized.

The maximum compensation is SEK 60,000, SEK 90,000 or SEK 130,000 per year.

Foals

Veterinary care costs for foals are paid through the mare's insurance (for Horse insurance and Horse insurance Super) with a maximum of SEK 35,000 during the first 20 days of the foal's life. The insurance does not provide compensation for illness or accident if compensation has been paid out from a separate Foetus and Foal Insurance.

Life insurance

Life insurance

You will be reimbursed the insurance amount if the horse dies or if the veterinary assesses that the horse must be euthanized.

Life insurance with usability

This is the most comprehensive life insurance, and the coverage is available for all types of horses except trotter and gallop horses in training. You will be reimbursed the insurance amount if the horse dies or must be euthanized. You can also receive partial reimbursement if the horse can no longer be used for the purpose for which it was insured. With this insurance, you can receive reimbursement if the horse must be euthanized or no longer can be used due to lameness.

Foetuses and foals

Life insurance for the mare includes insurance for the mare's foetuses and foals up until the foal is 20 days old. You can receive compensation for 10 % of the mare's insurance amount, but not more than SEK 10,000 if the foetus or foal dies.

The insurance does not provide compensation if compensation has already been paid out from a separate Foetus and Foal Insurance.

Accident with horse

Horse insurance Limited, Horse insurance or Horse insurance Super includes insurance for accidental damage caused by the horse and affecting a person outside your family.

Compensation can be paid for:

- Medical care, medicine up to the high-cost protection and travel costs
- Emergency dental treatment up to limit of SEK 5,000
- Medical disability and disfiguring scars (the insurance amount is two Swedish price base amount)
- Death (the insurance amount is one Swedish price base amount).

Important limitations and safety regulations for the horse insurance

The insurance policy contains certain limitations. There are terms and conditions which mean that the insurance does not provide cover in certain situations and there are terms and conditions on safety regulations, in other words, instructions

explaining what to do in order to minimise the risk of loss, damage and injury. Failure to observe the safety regulations may result in your compensation being reduced.

For more information about which safety regulations apply for each claim, please refer to the full terms and conditions at if.se. Some of the main limitations/regulations in the insurance are listed below.

General limitations

Pre-existing illness or injury

The insurance is not valid for symptoms, congenital illnesses or injuries or those that existed (pre-existed) prior to when the insurance entered into force regardless of when the illness or injury was first noticed. This also applies if a change is made to the scope of the insurance cover.

Complications

The insurance is not valid for complications from an injury or illness, examination or treatment that is not covered by the insurance, other than for vaccinations.

Waiting (qualifying) period

During the first 20 days starting on the inception date, the insurance is only valid for accidents. If the premium is not paid on time, day 1 of the waiting period will be the payment date.

Waiting (qualifying) period for drugs etc.

The insurance is not valid for injury, illness, examination or treatment if the horse competes or trains at a level equivalent to competition for the applicable waiting period as regards certain substances, treatments or special measures.

Specific limitations

Life insurance

Life insurance without usability expires from the insurance year that begins after the horse has reached 25 years of age. The insurance does not apply if the horse must be euthanized due to lameness resulting from anything other than fracture, fissure, wound or severed tendon. Neither does it apply for spinal injuries or illnesses.

Life insurance with usability

Life insurance with usability is converted to life insurance without usability from the insurance year that begins after the horse has reached 22 years of age. The

insurance does not apply for euthanization or unusability due to temperament or behavioural disorders, nymphomania or because of problems requiring the horse to be withdrawn from breeding. Neither does it apply for loss of foetus more than twice per mare.

Horse insurance

The insurance does not apply for veterinary care to address temperament or behavioural disorders or nymphomania. Neither does it apply for operations or other treatment of congenital defects, such as umbilical hernia or vaccination or other preventive treatments. Care due to dental or bite problems that is not directly related to an accident is not reimbursed.

Horse insurance Super

The insurance does not apply for veterinary care to address temperament or behavioural disorders or nymphomania. Neither does it apply for operations or other treatment of congenital defects such as umbilical hernia or vaccination or other preventive treatments. Care due to dental or bite problems that is not directly related to an accident is not reimbursed. Prescribed rehabilitation must be started before 30 days after the last veterinary treatment and must be done within the deductible period.

Accident with horse

The insurance does not apply to accidents that occur in connection with the policyholder´s business activities. It also does not apply to accidents in connection with participation in sports where compensation or sponsorship is payable.

Foetal and Foal Insurance

This is a separate insurance that may be purchased between the 30th and 300th day of the gestation period for a confirmed pregnancy of a breeding mare between 3 and 21 years old. The insurance is valid for the foetus/foal and it covers one gestation period, expiring when a separate insurance is purchased for the foal but no later than when the foal is 30 days old. The insurance covers life insurance and veterinary care insurance for the foal. The maximum compensation you can receive is the life insurance amount for two lost foetuses/foals per mare. The highest compensation for veterinary care is SEK 90,000 per insurance year. Compensation will not be paid out from the Foetus and Foal Insurance if reimbursement has been made from another insurance.

Disclosure of medical records

In cases where If needs to consult the horse medical records in order settle the insurance claim, If has the right to obtain these from veterinary clinics/animal hospitals and the Swedish Board of Agriculture.

Deductible

For veterinary care insurance, you must pay a portion of the insurance claim yourself, which is called a deductible. We have two fixed deductibles of SEK 2,700 or SEK 5,000. You pay the fixed deductible once per 'deductible period'. In addition to the fixed deductible, there is also always a variable portion on 20 % of the remaining amount after the fixed deductible has been deducted.

The deductible period is 135 days and is calculated from the date om which the first cost occurred.

Would you like to discuss horse insurance with us?

We would be happy to tell you more about our horse insurance policies. Call us at 0770-117 177.

How we calculate the cost of your insurance

When we calculate the price of your insurance, we take several factors into consideration, such as the value of your horse, its breed, gender and age.

Payment made easy

You choose the method and intervals of payment that suit you best: annual, half-yearly or monthly.

If you want to receive printed invoices, a charge of SEK 25 will be made for each one. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

When you have purchased your insurance

As soon as the purchase is complete, we will send the insurance policy documents and other documents to you. Please remember to check that the information in the insurance policy documents is correct. The insurance is valid for one (1) year at a time and is renewed automatically and in good time.

Personal data

At If, we process our customers' personal data in accordance with the relevant insurance and data protection legislation. You can find more information about how we process personal data at if.se.

Information about the insurer

The insurance provider is If Skadeförsäkring AB (publ), reg. no. 516401-8102, 106 80 Stockholm, tel. +46 (0)771-655 655. The insurer is registered with the Swedish

Companies Registration Office and supervised by the Swedish Financial Supervisory Authority (Swedish Financial Supervisory Authority, Box 7821, 103 97 Stockholm, +46 (0)8-408 980 00, finansinspektionen@fi.se, fi.se). If is supervised by the Swedish Consumer Agency with regard to marketing and advertising (Swedish Consumer Agency, Box 48, 651 02 Karlstad, +46 (0)771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se).

If does not provide the type of advice regulated by the Insurance Distribution Act. If's employees who sell insurance receive a fixed monthly salary regardless of the number of premiums they sell. If they receive variable compensation, this is based only to a limited extent on quantitative criteria. Please contact us at if.se if you would like to know more.

If we do not agree

Always begin by contacting the person who handled the case. A call can provide you with further information and clear up any misunderstandings.

Ifs Customer Representative (KO)

If you are still not satisfied, you can contact the Customer Representative (KO) who reviews most cases free of charge. You need to do so within twelve (12) months of receiving notification of If's decision.

The National Board for Consumer Disputes (ARN)

It is also possible to refer your complaint in most cases to the department that deals with insurance matters at the National Board for Consumer Disputes.

Court of law

As with other disputes, you can also refer your case to a court of law.

Consumer advice and guidance

If you require advice and assistance, contact your Municipal Consumer Advisor, or visit the Swedish Consumer Agency's information service at konsumentverket.se or the Swedish Consumers' Insurance Bureau at konsumenternas.se.

Advice and assistance when purchasing insurance

If you would like to find out more about our horse insurance or about insurance cover that is especially important to you, please call us on +46 (0)771-117 177. For further advice and assistance, contact the information service provided by the Swedish Consumer Agency at konsumentverket.se, your Municipal Consumer Advisor or the Swedish Consumers' Insurance Bureau at konsumenternas.se.

You can also find more information, calculate costs and purchase insurance directly at if.se.