

PRIVATSCHUTZ

Tierkrankenversicherung für Pferde – overview

Why do you need pet health insurance for horses?

Even with the best care, there is no guarantee that your horse will not develop health problems necessitating expensive treatment. Your horse could suffer sudden severe colic or a leg injury. In some cases surgery is the only solution and can be very expensive. With Allianz Tierkrankenversicherung für Pferde you are covered against large veterinary bills should your horse need surgery or treatment after suffering an accident or falling ill.

Examples

CUTS



The **Catano, a Hanoverian**, is startled while in his paddock and cuts himself on the fence. The vet performs surgery on the leg wound under partial anaesthesia right there in the stable. He then applies a bandage and prescribes ointment.

Cost of treatment: approx. EUR 400

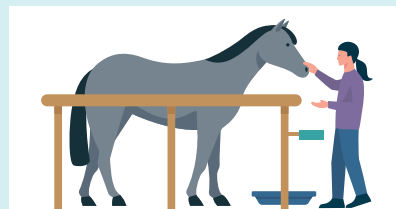
ARTHRITIS IN THE FETLOCK



Latino, a Bavarian warmblood has recently become lame. The vet examines his leg and, from an x-ray, identifies arthritis in his fetlock. To spare the ageing horse from surgery, he is given autologous blood therapy (IRAP).

Cost of treatment: EUR 1,500

SEVERE COLIC



Elfie, a thoroughbred mare, is restless, sweating heavily and rolling on the floor of her stall. The diagnosis is quickly clear: Elfie has severe colic. The mare has to be taken to a clinic immediately for emergency surgery and is then hospitalised for ten days.

Cost of treatment: approx. EUR 6,500



Benefits of pet health insurance for horses

Surgery benefits: In the event of illness or after an accident, up to 100% reimbursement of veterinary charges for surgical procedures under anaesthesia (including partial anaesthesia) and follow-up care without an annual limit (depending on the selected tariff).

- **Costs of surgery:** This includes dental treatment under anaesthesia (e.g. tooth extractions).
- **Costs of the final pre-surgical** imaging procedures (e.g. X-ray, MRI and CT scan).
- **Post-surgical out-patient treatment and hospitalisation and overnight stays at a veterinary clinic** – including stabling and feed – for up to 15 days.
- **Drugs and medication** as well as **alternative treatment methods.** These include, for example, acupuncture and homeopathy.

Personalised cover: Covers non-surgical treatment cost by selecting medical treatment and prevention add-on, which

includes preventive care supplement (e.g. vaccination, deworming and teeth floating)

Starting age: You can take out an insurance policy when your horse is eight weeks old, and we will provide lifelong cover even for older animals.

Regenerative therapy: Depending on the tariff, regenerative therapies such as stem cell, IRAP and PRP treatment (autologous blood products) are insured.

Billing: Cost reimbursement up to twice the rates of the German Veterinary Fee Schedule („GOT“). For Premium tariffs, up to four times the prescribed rates.

Waiting period: Immediate insurance cover – seven day waiting period for colic, three months for diseases and malformation

With Allianz Tierkrankenversicherung für Pferde, you are **financially covered** when your horse suffers an illness or accident and requires surgery or treatment.




Learn more:
allianz.de

✓ Rates compared

Benefits (at a glance)

The following benefits are included in all offers of insurance

- ✓ Surgery for accidents or diseases
- ✓ Surgery under general anaesthesia, partial anaesthesia, local anaesthetic or sedation
- ✓ Final pre-surgical examination and post-surgical care

	Basis	Smart	Komfort	Premium
Maximum annual payout for surgical procedures	EUR 7,500	EUR 15,000	Unlimited	Unlimited
Reimbursement according to the German Veterinary Fee Schedule ("GOT")	2 times	2 times	2 times	4 times
Post-surgical care	Up to 10 days	Up to 10 days	Up to 15 days	Up to 15 days
Removal of bone chips in joints (e.g. OCD)	EUR 500	EUR 1,500	Included	Included
Regenerative therapies (IRAP/PRP and stem cell therapy)	—	EUR 1,500	EUR 2,500	Included
Post-surgical radiotherapy	—	EUR 1,500	EUR 2,500	Included
More surgery-related benefits	Basis	Smart	Komfort	Premium
Dental treatment under anaesthesia (e.g. tooth extraction and root canal treatment)	Included	Included	Included	Included
Imaging procedures (e.g. X-ray, MRI and CT scan)	Included	Included	Included	Included
Prosthetics and implants	Included	Included	Included	Included
Useful supplementary cover	Basis	Smart	Komfort	Premium
 Heilbehandlungs- und Vorsorgeschutz: Coverage is provided for out-patient treatment and hospitalisation (diagnosis and treatment), e.g. laminitis, respiratory tract diseases (COPD), arthritis, eye infections and kick injuries. Also included is a preventive benefit for routine and prophylactic care. For example, vaccinations, deworming and teeth floating are covered.				
Medical treatment up to EUR 2,000 + preventive benefit EUR 100 per insured year	Optional	Optional	Optional	Not available
Medical treatment up to EUR 5,000 + preventive benefit EUR 100 per insured year	Not available	Optional	Optional	Included
More for you and your pet with the Premium tariff: Nutritional advice, pregnancy checking, costs for putting an animal to sleep				

§ Important to know

Particularly suitable for: Horses, ponies, donkeys, mules and hinnies.

Pre-existing conditions: Subject to a case-by-case review, pet health insurance for horses can also be arranged for horses with pre-existing conditions. However, the costs incurred through these illnesses and their consequences are not covered.

Not insured: Costs of vitamins and minerals for preventive care, for example, are excluded. Insurance coverage is not provided for certain operations. You can find more information about this in the General Terms and Conditions of Insurance.

Horse owner liability insurance: As owner, you bear liability for loss and damages that your horse may cause to others. A horse owner liability insurance policy covers you against these financial risks.

Privatschutz: The Komfort and Premium tariffs offer attractive discounts if you take out additional Privatschutz insurance policies.

General Terms and Conditions of Insurance (AVB): This information can only offer you an overview of the services we provide. Your insurance policy is subject to the German version of the General Terms and Conditions of Insurance (AVB) valid at.



For any questions about your pet health insurance

Customer service number: 0800 4100 105
(freephone – Mon-Fri, 8 a.m. to 8 p.m. – except public holidays)

www.allianz.de
Allianz Versicherungs-AG

Always there for you when it matters most: