

Agria Horse



Apply from 1.4.2018

Agria 
Dyreforsikring

Conditions Horse

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DIRECT CLAIMS SETTLEMENT

Many clinics and vets' surgeries throughout Norway can arrange direct claim settlement with Agria. This takes place during office hours on weekdays. A direct claim will be settled while you wait. You only pay your excess in addition to, for example, retail goods while Agria pays the compensation directly to the clinic/vets' surgery. Ask your vets if they can arrange a direct claim settlement with Agria. Remember to have your insurance number.

If Agria believe that a direct claim settlement cannot be carried out, we reserve the right to refuse a direct claim settlement. This is not the same as the claim being rejected. You must submit the claim yourself after visiting your vet. The reason for this is that we may, for example, require more information about the claim before we can make an assessment regarding compensation.

A prerequisite for direct compensation is that the insurance has been paid. If it has not been paid, we may deduct the premium from the insurance compensation.

THE HORSES IN THE CONDITIONS



Green horse

Shows what the insurance covers.



Gold horse

Shows what the insurance covers if certain conditions are met.



Red horse

Shows what the insurance does not cover.

CONTACT US



Telephone: +47 24 12 40 00, weekdays 08.00-17.00



Claims can also be notified via Mitt Agria at agria.no.

IMPORTANT - ABOUT THIS TRANSLATED CONDITION

This English policy wording is an unauthorized translation of the Norwegian original policy wording. The Norwegian original policy wording takes precedence over the English translated policy wording.

YOU CAN RECONSIDER

Under The Cooling-off Period Act, you have a 14 day cooling-off period from the day that your insurance documents, insurance certificate and insurance conditions are received.

YOU CAN APPEAL

If you disagree with Agria's decision in connection with a claim settlement, or in connection with your insurance agreement, you should send us a written appeal or get in touch with us.

Agria Animal Insurance

PO Box 5080
N-8608 Mo i Rana
Email: hest@agria.no

If you are still not satisfied with Agria's decision, you can refer the company to:

The Norwegian Financial Services Complaints Board:
PO Box 53 Skøyen - N-0212 Oslo

A Welcome to Agria Animal Insurance

A.1 These are your insurance conditions

The insurance conditions consist of three parts: The insurance certificate, insurance conditions for the insurance policy you have taken out as well as Agria Joint Insurance Conditions. The conditions apply from 1 April 2018.

If Agria makes changes to the insurance agreement's conditions, you will receive information about this in good time before a new insurance period. Should Agria alter the conditions in the course of the insurance year, the supplement replaces the corresponding clauses in these conditions.

If there is conflict between Agria's Joint Insurance Conditions and current insurance conditions, the latter will always apply.

A.2 Check your insurance

It is important that you check your insurance agreement. The insurance agreement should correspond with the insurance you applied for. If it does not correspond, it is important that you contact Agria and point out the error as soon as possible. If you fail to do this, your insurance agreement will apply as stated in the insurance certificate.

A.3 What to do in the event of a claim

If your horse becomes sick or is injured, it is important that you study the conditions regarding which prerequisites and requirements need to be met in order for the illness or injury to be covered by the insurance.

In order to seek compensation, you must submit a completed claim form together with an invoice/specified receipt and vet records.

A.4 The insured animal

Unless otherwise specified in the conditions, the insurance relates to the horse stated in the insurance certificate.

A.5 Where the insurance applies

The insurance applies for insurance events that take place in the Nordic Region.

The insurance policies Agria Premium Veterinary Insurance and Life and Utility Value Insurance, Agria Medium Veterinary

Insurance and Life, Agria Racehorse Veterinary Insurance as well as Life and Utility Value Insurance, Agria Minimum Veterinary Insurance and Life, also apply during stays in Belgium, France, Ireland, Italy, Liechtenstein, Luxemburg, the Netherlands, Portugal, Switzerland, Spain, the UK, Germany, Hungary and Austria for one year from the time when the horse is taken out of the Nordic region, unless otherwise agreed in writing.

In other EU/EFTA countries, as well as the USA and Canada, the insurance cover applies in relation to the conditions for Agria Minimum Veterinary Insurance and/or Life, irrespective of previous insurance cover.

If the horse is staying in a country other than any of the above, the insurance only applies if this is agreed in writing.

The insurance cover ceases when the horse has remained outside the Nordic Region for more than one year. The policyholder is responsible for informing Agria if it is taken out of the Nordic Region and with regard to the duration of the stay abroad.

A.6 Prior approval by Agria

If you are uncertain whether a treatment or an injury is covered by the insurance, you or the vet providing the treatment can contact Agria for prior approval.

B Agria Premium Veterinary Insurance

B.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the horse and others who deal with the horse, such as anyone who looks after it.

B.2 When the insurance applies

The insurance compensates costs of veterinary treatment, farrier work and prescription medicines incurred during the insurance period.

B.3 The insured animal

The insurance relates to the horse stated on the insurance certificate. It also applies to foals of the insured mare, see condition clause B.6 "The scope of the insurance". For horses that are

trained/started in trotting, galloping or being saddled, the insurance applies up to and including 31 October of the calendar year in which the horse reaches the age of one. As from 1 November of the calendar year in which the horse reaches the age of one, the insurance cover applies in accordance with the conditions for Agria Racehorse Veterinary Insurance.

B.4 The insurance sum


The insurance sum is NOK 50,000 or NOK 100,000 per insurance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

The foal's insurance sum has an upper limit of NOK 40,000. This sum is deducted from the mare's selected insurance sum.

B.5 Excess

The insurance has both a fixed and a variable excess. The fixed excess will be deducted once per excess period. An excess period is 125 days calculated from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted. The kind of fixed and variable excess you have selected is shown on your insurance certificate.

B.6 Scope of the insurance


 You can receive compensation for your veterinary costs when a vet examines and treats your horse in the event of illness, injury or accident. During the examination, the horse must demonstrate clinical symptoms of illness or injury.

For a foal of an insured mare, the insurance applies to illness or injury that has arisen after the foal's birth up to and including the day the foal is 30 days old.


 Note the restrictions in clause B.7 "Restrictions".

B.6.1 Special provisions

A Image diagnostic changes


 There is a qualifying period of 6 months in the event of image diagnostic changes to bones from the time when Agria Premium Veterinary Insurance is taken out. In the event of image diagnostic changes to neck and spinal column, there is a qualifying period of 12 months. The qualifying period means that the horse is not covered for image diagnostic changes that have arisen during the above periods.

B Osteochondrosis


 Compensation for costs relating to examination and treatment of osteochondrosis and/or osteochondral fragments ("pieces of loose bone") presupposes that:

- the osteochondrosis, with or without fragments, causes symptoms of illness at the time of the examination and/or treatment.
- the horse was insured with Agria Premium Veterinary Insurance before the age of 30 days, and has been continuously insured since then, or has been continuously insured with Agria Premium Veterinary Insurance for 24 months. The horse may not have displayed symptoms of illness or injury related to osteochondrosis during the period.

C MR, CT examinations (magnetic resonance and computed tomography) and scintigraphy

 Compensated, provided that there is a prior approval from Agria.

D Illness fittings

 Compensation is paid with an upper limit of NOK 5,000 per insurance year in the event of a diagnosis that can be compensated.

Farrier work and illness fittings are only compensated if the work is carried out at a clinic or if the treating vet has ordered the work from a farrier in the field. The order must be attached to the claim report.


E Leg correction

 The insurance provides compensation for the correction of:

- congenital hyperflexion
- club foot
- discrepant bone positions regarding the leg axis

The above applies until the horse reaches the age of 1½.

F Dental treatment

 The insurance provides compensation for:

- root point abscess, with the exception of abscess caused by bite defects, teeth position defects, diastema, impactions or caries
- acute tooth fracture with an upper limit of NOK 5,000 per insurance year. The acute tooth fracture must cover the dental alveolus.

G Bandaging material

🐾 Compensation for costs for bandaging material has an upper limit of NOK 3,000 per insurance year.

Bandaging material is compensated in the following instances:

- acute open wound injury
- acute hoof injury

H The vet's travel

🐾 Compensation for the vet's travel has an upper limit of NOK 1,500 per treatment instance.

I Secondary vet's travel

🐾 Compensation for secondary vet's travel, when this is requested by the treating vet, has an upper limit of NOK 10,000 per insurance year. Secondary vet's travel is compensated in the event of the following diagnoses:

- acute colic
- acute open wound injury
- fracture/fissure

J Supervision by vet during transport

🐾 Costs for veterinary supervision in connection with the transport of a sick or injured horse are compensated. It is a prerequisite that the illness or injury is of such serious degree that it is necessary for a vet to be present during transportation.

K Putting-down and destruction

🐾 Putting-down, emergency slaughter and destruction are compensated if the horse has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Agria Premium Veterinary Insurance.

Separate cremation is not compensated.

B.7 Restrictions

A Qualifying period

🐾 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

🐾 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions


🐾 You cannot receive compensation for your costs for:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period
- preventive measures/treatment
- behavioural problems, aggressive disposition, nymphomania or other bad habits
- physical laser treatment
- acupuncture, chiropractic
- autologous biological treatments such as ACS/IRAP/PRP
- shockwave treatment
- alternative and/or inadequately documented examination and treatment
- rehabilitation/rehabilitation training
- castration or ridgling operation
- tetanus if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- medicines/preparations that are not approved by the Norwegian Medicines Agency for treatment of horses
- stabling at clinic when it is not necessary for medical reasons or in the case of quarantine
- examination or treatment where the aim is to get a mare pregnant, for example sampling, hormone treatment, uterine cleansing or general treatment
- sampling and examination for determination of antibodies/antibody titre (by which we mean blood samples in the event of e.g. erlichia/borrelia, virus infection and allergy investigation)
- post-mortem
- medical feed/dietary supplements and retail goods
- prescriptions, invoicing, charges, writing certificates, record printouts or other administrative costs
- costs for duty supplement outside ordinary opening hours/working hours when this is not necessary
- transport of the horse or other travel
- loss of income, holiday or similar as a result of the horse's illness, injury or accident

C Agria Plus

This insurance can be taken out as a supplement to Agria Premium Veterinary Insurance. The insurance certificate shows whether you have chosen to take out Agria Plus. The excess is the same as you have chosen for the veterinary insurance, and the excess is calculated together for the veterinary and supplementary insurance. Unless otherwise stated, the insurance applies with the same conditions and restrictions as for Agria Premium Veterinary Insurance.

C.1 Scope of the insurance

 Compensation for costs for chiropractic, shockwave treatment, AKS, IRAP and PRP has an upper limit of NOK 10,000 per insurance year in the case of:

- illness in the neck and spinal column
- muscle, tendon and ligament injury
- digital flexor tendon injury
- joint injury

The treatment must be executed by a vet. Chiropractic may be carried out by a practitioner approved by the IVCA, provided there is an order from the treating vet.

D Agria Medium Veterinary Insurance

D.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the horse and others who deal with the horse, such as anyone who looks after it.

D.2 When the insurance applies

The insurance compensates costs of veterinary treatment, farrier work and prescription medicines incurred during the insurance period.

D.3 The insured animal

The insurance relates to the horse stated on the insurance certificate. It also applies to foals of the insured mare, see condition clause D.6 "The scope of the insurance".

D.4 The insurance sum

The insurance sum is NOK 50,000 or NOK 100,000 per insur-


ance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

The foal's insurance sum has an upper limit of NOK 40,000. This sum is deducted from the mare's selected insurance sum.

D.5 Excess

The insurance has both a fixed and a variable excess. The fixed excess will be deducted once per excess period. An excess period is 125 days calculated from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted. The kind of fixed and variable excess you have selected is shown on your insurance certificate.

D.6 Scope of the insurance

 You can receive compensation for your veterinary costs when a vet examines and treats your horse in the event of illness, injury or as a result of an accident. During the examination, the horse must demonstrate clinical symptoms of illness or injury. The insurance only covers the following illnesses or injuries:

- abscess/boil
- acute myositis
- anaplasmosis
- bacterial infections in tendon sheath/bursa
- bacterial joint infections
- sinus inflammation/sinusitis
- botulism
- pleurisy
- Cushing's disease/PPID
- fracture/fissure in bone tissue that is free from signs of arthritic changes
- laminitis
- "grass sickness"
- heart diseases
- hoof disease
- hoof injury
- skin diseases
- hyperlipaemia
- infectious diseases
- mastitis
- caesarean section
- colic
- birth complications
- cancer


- azoturia
- equine distemper
- uterine torsion
- lymphangitis
- metabolic diseases
- mud fever
- neoplastic diseases
- neurological diseases
- snake bite
- peritonitis
- piometris
- purulent pneumonia
- sarcoid
- esophageal obstruction
- diseases of the stomach and/or intestines
- disease and/or injury in the eyes
- wound injuries
- shipping fever
- traumatic muscle injuries
- thrombophlebitis
- urinary tract diseases
- oedaema

For a foal of an insured mare, the insurance applies to illness or injury that has arisen after the foal's birth up to and including the day the foal is 30 days old.


 Note the restrictions in clause D.7 "Restrictions".

D.6.1 Special provisions

A MR, CT examinations (magnetic resonance and computer tomography) and scintigraphy

 Compensated, provided that there is a prior approval from Agria.

B Illness fittings

 Compensation is paid with an upper limit of NOK 5,000 per insurance year in the case of the following illnesses or injuries:

- laminitis
- hoof injury
- hoof disease


Farrier work and illness fittings are only compensated if the work is carried out at a clinic or if the treating vet has ordered the work from a farrier in the field.

C Dental treatment

 The insurance provides compensation for:

- root point abscess, with the exception of abscess caused by bite defects, teeth position defects, diastema, impactions or caries
- acute tooth fracture with an upper limit of NOK 5,000 per insurance year. The acute tooth fracture must cover the dental alveolus.


D Bandaging material

 Compensation for costs for bandaging material has an upper limit of NOK 3,000 per insurance year.


Bandaging material is compensated in the following instances:

- acute open wound injury
- acute hoof injury

E The vet's travel


 Compensation for the vet's travel has an upper limit of NOK 1,500 per treatment instance.

F Secondary vet's travel


 Compensation for secondary vet's travel, when this is requested by the treating vet, has an upper limit of NOK 10,000 per insurance year. Secondary vet's travel is compensated in the event of the following diagnoses:

- acute colic
- acute open wound injury
- fracture/fissure

G Supervision by vet during transport

 Costs for veterinary supervision in connection with the transport of a sick or injured horse are compensated. It is a prerequisite that the illness or injury is of such serious degree that it is necessary for a vet to be present during transportation.


H Putting-down and destruction

 Putting-down, emergency slaughter and destruction are compensated if the horse has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Agria Medium Veterinary Insurance.

Separate cremation is not compensated.

D.7 Restrictions

A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions

 You cannot receive compensation for your costs for:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period
- preventive measures/treatment
- behavioural problems, aggressive disposition, nymphomania, heat or other bad habits
- physical laser treatment
- acupuncture, chiropractic
- autologous biological treatments such as ACS/IRAP/PRP
- shockwave treatment
- alternative and/or inadequately documented examination and treatment
- rehabilitation/rehabilitation training
- castration or ridgling operation
- tetanus if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- medicines/preparations that are not approved by the Norwegian Medicines Agency for treatment of horses
- stabling at clinic when it is not necessary for medical reasons or in the case of quarantine
- examination or treatment where the aim is to get a mare pregnant, for example sampling, hormone treatment, uterine cleansing or general treatment
- sampling and examination for determination of antibodies/antibody titre (by which we mean blood samples in the event of e.g. erlichia/borrelia, virus infection and allergy investigation)
- post-mortem
- medical feed/dietary supplements and retail goods

- prescriptions, invoicing, charges, writing certificates, record printouts or other administrative costs
- costs for duty supplement outside ordinary opening hours/working hours when this is not necessary
- transport of the horse or other travel
- loss of income, holiday or similar as a result of the horse's illness, injury or accident

E Agria Racehorse Veterinary Insurance

E.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the horse and others who deal with the horse, such as anyone who looks after it.

E.2 When the insurance applies

The insurance compensates costs of veterinary treatment, farrier work and prescription medicines incurred during the insurance period.

E.3 The insured animal

The insurance relates to the horse stated on the insurance certificate. It also applies to foals of the insured mare, see condition clause E.6 "The scope of the insurance".

E.4 The insurance sum


The insurance sum is NOK 50,000 or NOK 100,000 per insurance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

The foal's insurance sum has an upper limit of NOK 40,000. This sum is deducted from the mare's selected insurance sum.

E.5 Excess

The insurance has both a fixed and a variable excess. The fixed excess will be deducted once per excess period. An excess period is 125 days calculated from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted. The kind of fixed and variable excess you have selected is shown on your insurance certificate.

E.6 Scope of the insurance

 You can receive compensation for your veterinary costs when a vet examines and treats your horse in the event of illness, injury or as a result of an accident. During the examination, the horse must demonstrate clinical symptoms of illness or injury. The insurance only covers the following illnesses or injuries:

- abscess/boil
- acute myositis
- anaplasmosis
- bacterial infections in tendon sheath/bursa
- bacterial joint infections
- sinus inflammation/sinusitis
- botulism
- pleurisy
- Cushing's disease/PPID
- fracture/fissure in bone tissue that is free from signs of arthritic changes
- laminitis
- "grass sickness"
- heart diseases
- hoof disease
- hoof injury
- skin diseases
- hyperlipaemia
- infectious diseases
- mastitis
- caesarean section
- colic
- birth complications
- cancer
- azoturia
- equine distemper
- uterine torsion
- lymphangitis
- metabolic diseases
- mud fever
- neoplastic diseases
- neurological diseases
- snake bite
- peritonitis
- piometris
- purulent pneumonia
- sarcoid
- esophageal obstruction
- diseases of the stomach and/or intestines
- disease and/or injury in the eyes


- wound injuries
- shipping fever
- traumatic muscle injuries
- thrombophlebitis
- urinary tract diseases
- oedaema

For a foal of an insured mare, the insurance applies to illness or injury that has arisen after the foal's birth up to and including the day the foal is 30 days old.

 Note the restrictions in clause E.7 "Restrictions".


E.6.1 Special provisions

A Osteochondrosis


 Compensation for costs relating to examination and treatment of osteochondrosis and/or osteochondral fragments ("pieces of loose bone") presupposes that:

- the osteochondrosis, with or without fragments, causes symptoms of illness at the time of the examination and/or treatment.
- the horse was insured with Agria Premium Veterinary Insurance before the age of 30 days, and has also been continuously insured with Agria Racehorse Veterinary Insurance since then.

B MR, CT examinations (magnetic resonance and computed tomography) and scintigraphy


 Compensated, provided that there is a prior approval from Agria.

C Dental treatment

 The insurance provides compensation for:

- root point abscess, with the exception of abscess caused by bite defects, teeth position defects, diastema, impactions or caries
- acute tooth fracture with an upper limit of NOK 5,000 per insurance year. The acute tooth fracture must cover the dental alveolus.


D Illness fittings

 Compensation is paid with an upper limit of NOK 5,000 per insurance year in the case of the following illnesses or injuries:

- laminitis
- hoof injury
- hoof disease

Farrier work and illness fittings are only compensated if the work is carried out at a clinic or if the treating vet has ordered the work from a farrier in the field.


E Bandaging material

 Compensation for costs for bandaging material has an upper limit of NOK 3,000 per insurance year.


Bandaging material is compensated in the following instances:

- acute open wound injury
- acute hoof injury

F The vet's travel


 Compensation for the vet's travel has an upper limit of NOK 1,500 per treatment instance.

G Secondary vet's travel


 Compensation for secondary vet's travel, when this is requested by the treating vet, has an upper limit of NOK 10,000 per insurance year. Secondary vet's travel is compensated in the event of the following diagnoses:

- acute colic
- acute open wound injury
- fracture/fissure

H Supervision by vet during transport

 Costs for veterinary supervision in connection with the transport of a sick or injured horse are compensated. It is a prerequisite that the illness or injury is of such serious degree that it is necessary for a vet to be present during transportation.


I Putting-down and destruction

 Putting-down, emergency slaughter and destruction are compensated if the horse has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Agria Racehorse Veterinary Insurance.

 Separate cremation is not compensated.

E.7 Restrictions

A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including

the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions

 You cannot receive compensation for your costs for:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period
- preventive measures/treatment
- behavioural problems, aggressive disposition, nymphomania, heat or other bad habits
- physical laser treatment
- acupuncture, chiropractic
- autologous biological treatments such as ACS/IRAP/PRP
- shockwave treatment
- alternative and/or inadequately documented examination and treatment
- rehabilitation/rehabilitation training
- castration or ridgling operation
- tetanus if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- medicines/preparations that are not approved by the Norwegian Medicines Agency for treatment of horses
- stabling at clinic when it is not necessary for medical reasons or in the case of quarantine
- examination or treatment where the aim is to get a mare pregnant, for example sampling, hormone treatment, uterine cleansing or general treatment
- sampling and examination for determination of antibodies/antibody titre (by which we mean blood samples in the event of e.g. erlichia/borrelia, virus infection and allergy investigation)
- post-mortem
- medical feed/dietary supplements and retail goods
- prescriptions, invoicing, charges, writing certificates, record printouts or other administrative costs
- costs for duty supplement outside ordinary opening hours/working hours when this is not necessary
- transport of the horse or other travel
- loss of income, holiday or similar as a result of the horse's illness, injury or accident

F Agria Minium Veterinary Insurance

F.1 To whom the insurance applies

The insurance applies to the policyholder, owner of the horse and others who deal with the horse, such as anyone who looks after it.

F.2 When the insurance applies

The insurance compensates costs of veterinary treatment, farrier work and prescription medicines incurred during the insurance period.

F.3 The insured animal

The insurance relates to the horse stated on the insurance certificate. It also applies to foals of the insured mare, see condition clause F.6 "The scope of the insurance".

F.4 The insurance sum


The insurance sum is NOK 50,000 or NOK 100,000 per insurance year for veterinary costs. The insurance sum you have chosen is shown on your insurance certificate. The insurance sum is the maximum compensation you can receive under the insurance in the course of one insurance year.

The foal's insurance sum has an upper limit of NOK 40,000. This sum is deducted from the mare's selected insurance sum.

F.5 Excess

The insurance has both a fixed and a variable excess. The fixed excess will be deducted once per excess period. An excess period is 125 days calculated from and including the first day for which you are claiming compensation. In addition, a variable excess is always deducted. The kind of fixed and variable excess you have selected is shown on your insurance certificate.

F.6 Scope of the insurance

 You can receive compensation for your veterinary costs when a vet examines and treats your horse in the event of illness, injury or as a result of an accident. During the examination, the horse must demonstrate clinical symptoms of illness or injury. The insurance only covers the following illnesses or injuries:

- traumatic fractures/fissures occurring in bone tissue that is free from signs of arthritic changes. Fractures must be ascertained by X-ray.


- acute open wound injuries
- colic, maximum compensation amount has an upper limit of NOK 40,000 per insurance year
- acute tooth fracture with an upper limit of NOK 5,000 per insurance year. The acute tooth fracture must cover the dental alveolus.
- Traffic injuries
- injuries caused by predators or adder bite
- fire injuries
- drowning
- abuse/exterior trauma which causes fracture/fissure or open wound

For a foal of an insured mare, the insurance applies to illness or injury that has arisen after the foal's birth up to and including the day the foal is 30 days old.


 Note the restrictions in clause F.7 "Restrictions".

F.6.1 Special provisions

A MR, CT examinations (magnetic resonance and computed tomography) and scintigraphy

 Compensated, provided that there is a prior approval from Agria.


B Illness fittings

 Compensation is paid with an upper limit of NOK 5,000 per insurance year in the case of the following illnesses or injuries:

- coffin bone fracture
- coffin bone fissure

Farrier work and illness fittings are only compensated if the work is carried out at a clinic or if the treating vet has ordered the work from a farrier in the field.


C Bandaging material

 Compensation for costs for bandaging material has an upper limit of NOK 3,000 per insurance year.


Bandaging material is compensated in the following instances:

- acute open wound injury
- acute hoof injury

D The vet's travel


 Compensation for the vet's travel has an upper limit of NOK 1,500 per treatment instance.

E Secondary vet's travel


 Compensation for secondary vet's travel, when this is requested by the treating vet, has an upper limit of NOK 10,000 per insurance year. Secondary vet's travel is compensated in the event of the following diagnoses:

- acute colic
- acute open wound injury
- fracture/fissure

F Supervision by vet during transport

 Costs for veterinary supervision in connection with the transport of a sick or injured horse are compensated. It is a prerequisite that the illness or injury is of such serious degree that it is necessary for a vet to be present during transportation.


G Putting-down and destruction


 Putting-down, emergency slaughter and destruction are compensated if the horse has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Agria Minimum Veterinary Insurance.

 Separate cremation is not compensated.

F.7 Restrictions

A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions

 You cannot receive compensation for your costs for:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period
- preventive measures/treatment

- behavioural problems, aggressive disposition, nymphomania, heat or other bad habits
- physical laser treatment
- acupuncture, chiropractic
- autologous biological treatments such as ACS/IRAP/PRP
- shockwave treatment
- alternative and/or inadequately documented examination and treatment
- rehabilitation/rehabilitation training
- castration or ridgling operation
- tetanus if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- medicines/preparations that are not approved by the Norwegian Medicines Agency for treatment of horses
- stabling at clinic when it is not necessary for medical reasons or in the case of quarantine
- examination or treatment where the aim is to get a mare pregnant, for example sampling, hormone treatment, uterine cleansing or general treatment
- sampling and examination for determination of antibodies/antibody titre (by which we mean blood samples in the event of e.g. erlichia/borrelia, virus infection and allergy investigation)
- post-mortem
- medical feed/dietary supplements and retail goods
- prescriptions, invoicing, charges, writing certificates, record printouts or other administrative costs
- costs for duty supplement outside ordinary opening hours/working hours when this is not necessary
- transport of the horse or other travel
- loss of income, holiday or similar as a result of the horse's illness, injury or accident

G Agria Premium Life and Utility Value Insurance

G.1 To whom the insurance applies

The insurance applies to the policyholder who owns the horse. If the policyholder does not own the horse, the insurance applies to:

- owner who is a member of the policyholder's household
- policyholder who has a significant financial interest in the horse

G.2 When the insurance applies

The insurance applies to insurance events that arise in the course of the insurance period. The insurance ceases from the main due-by date in the calendar year in which the horse reaches the age of 21 and the agreement is changed to Agria Medium Life.

For horses that are trained/started in trotting, galloping or being saddled, the insurance applies up to and including 31 October of the calendar year in which the horse reaches the age of one. As from 1 November of the calendar year in which the horse reaches the age of one, the insurance cover applies in accordance with the conditions for Agria Racehorse Life and Utility Value Insurance.

G.3 The insurance sum


The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance. In the event of part-compensation, see clause G.5.1 Part-compensation.

As from the main due-by date in the calendar year in which the horse reaches the age of 16, the insurance sum is reduced by 20% each year. The insurance sum will never be less than NOK 5,000.

G.4 Excess

The insurance has no excess.

G.5 Scope of the insurance

 The insurance can provide compensation for your loss if your horse loses its utility value as a riding or utility horse, dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The horse must be adequately examined with a view to identifying the underlying cause of the horse's suffering
- The horse must have undergone adequate convalescence
- Agreed treatment attempts must have been carried out
- Alternatively, the horse's prognosis must be so poor that treatment would entail unnecessary suffering for the horse


The above must be able to be documented.

Permanent loss of utility value means that the horse no longer has the conditions to carry out equivalent exercises that occur in easier competition classes, regardless of branch.

If the horse has both life and veterinary insurance with Agria, putting-down can be approved and the life insurance sum paid out without agreed treatment attempts being carried out. It must be apparent that the veterinary costs would exceed the life insurance sum. Contact Agria for prior approval.

 Note the restrictions in clause G.8 "Restrictions".

G.5.1 Part-compensation

 If the horse permanently loses its utility value as a riding or utility horse, but can live on with the illness or injury, part-compensation can be paid out. This compensation constitutes the part of the insurance sum that exceeds NOK 10,000.


Compensation presupposes that:

- loss of the horse's utility properties must be documented in the horse's passport. The passport must be sent to Agria for marking.
- you undertake, in writing, that neither you nor anyone else is using the horse in training or competitions. Upon the sale/transfer/loan of the horse, you are obliged to inform the new owner of the agreement with Agria.


In the event of a breach of the above conditions, Agria will be able to demand repayment of the insurance compensation, irrespective of whether the horse has a new owner.

G.6 Special provisions

A Image diagnostic changes

 There is a qualifying period of 6 months in the event of image diagnostic changes to bones from the time when Agria Premium Life and Utility Value Insurance is taken out. In the event of image diagnostic changes to neck and spinal column, there is a qualifying period of 12 months. The qualifying period means that the horse is not covered for image diagnostic changes that have arisen during the above periods.

B Osteochondrosis

 Compensation for osteochondrosis and/or osteochondral fragments ("pieces of loose bone") presupposes that:

- the osteochondrosis, with or without fragments, causes disease symptoms
- the horse was insured with Agria Premium Life and Utility Value Insurance before the age of 30 days, and has been continuously insured since then, or has been continuously insured with Agria Premium Life and Utility Value Insurance for 24 months. The horse may not have displayed symptoms of illness or injury related to osteochondrosis during the period.

C Disappeared/stolen horse

If the horse is missing or has been stolen, life insurance can be paid out at the earliest three months after the horse is reported as lost. A lost horse must be reported as having disappeared to the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

The insurance does not apply if your horse disappears or is stolen while it is outside the Nordic Region.

If the horse has been found, you are obliged to advise Agria of this and to return the paid-out compensation.

G.7 Upon death or putting-down

A Post-mortem


Contact Agria if the underlying cause of the horse's death has not been determined. If Agria requests a post-mortem, the costs for this and transportation of the horse are compensated.

B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information regarding the horse's name, any ID and/or chip number, breed, colour/markings as well as a description of the horse's illness or injuries.

G.8 Restrictions


A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning


B General restrictions

 You cannot receive compensation if the horse has died, been put-down or has lost its utility value due to:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of

complications relating to castration/sterilisation or vaccination carried out during the insurance period

- behavioural problems, aggressive disposition, nymphomania or other bad habits
- tetanus, if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- reduced or lost breeding abilities
- lost utility value as a result of breeding hygiene reasons

 Costs for putting-down, destruction, cremation or burial are not compensated.

H Agria Medium Life

H.1 To whom the insurance applies

The insurance applies to the policyholder who owns the horse. If the policyholder does not own the horse, the insurance applies to:

- owner who is a member of the policyholder's household
- policyholder who has a significant financial interest in the horse

H.2 When the insurance applies

The insurance applies if the horse's life is lost as a result of illness or injury, or the horse disappears, during the course of the insurance period. The insurance ceases as from the main due-by date in the calendar year in which the horse reaches the age of 24, and the agreement is changed to Agria Minimum Life.

H.3 The insurance sum


The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance.

As from the main due-by date in the calendar year in which the horse reaches the age of 16, the insurance sum is reduced by 20% each year. The insurance sum will never be less than NOK 5,000.

H.4 Excess

The insurance has no excess.

H.5 Scope of the insurance

 The insurance can provide compensation for your loss if your horse dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The horse must be adequately examined with a view to identifying the underlying cause of the horse's suffering.
- The horse must have undergone adequate convalescence.
- Agreed treatment attempts must have been carried out.
- Alternatively, the horse's prognosis must be so poor that treatment would entail unnecessary suffering for the horse.

The above must be able to be documented.

If the horse has both life and veterinary insurance with Agria, putting-down can be approved and the life insurance sum paid out without agreed treatment attempts being carried out. It must be apparent that the veterinary costs would exceed the life insurance sum. Contact Agria for prior approval.

 Note the restrictions in clause H.8 "Restrictions".

H.6 Disappeared/stolen horse

If the horse is missing or has been stolen, life insurance can be paid out at the earliest three months after the horse is reported as lost. A lost horse must be reported as having disappeared to the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

The insurance does not apply if your horse disappears or is stolen while it is outside the Nordic Region.

If the horse has been found, you are obliged to advise Agria of this and to return the paid-out compensation.

H.7 Upon death or putting-down

A Post-mortem


Contact Agria if the underlying cause of the horse's death has not been determined. If Agria requests a post-mortem, the costs for this and transportation of the horse are compensated.


B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information regarding the horse's name, any ID and/or chip number, breed, colour/markings as well as a description of the horse's illness or injuries.

H.8 Restrictions


A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:


- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions

 The restrictions apply even if the loss is a consequence of an illness and/or injury which can be compensated. This also applies when the horse is put down on grounds of animal welfare considerations.

You cannot receive compensation if the loss (death/putting-down) is due to:

- lameness, movement disorders, illness/injuries to neck and spinal column
- injuries to joints, tendons, digital flexor tendons, ligaments, tendon sheath and bursa
- fractures/fissures in bone tissue which is showing signs of arthritic changes
- developmental disorders
- chronic respiratory problems or acute cases of such
- behavioural problems, aggressive disposition, nymphomania or other bad habits
- tetanus, if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- reduced utility value
- complications relating to illness, injury or treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period

 Costs for putting-down, destruction, cremation or burial are not compensated.

I Agria Racehorse Life and Utility Value Insurance

I.1 To whom the insurance applies

The insurance applies to the policyholder who owns the horse. If the policyholder does not own the horse, the insurance applies to:

- owner who is a member of the policyholder's household
- policyholder who has a significant financial interest in the horse

I.2 When the insurance applies

The insurance applies to insurance events that arise in the course of the insurance period. The insurance ceases from the main due-by date in the calendar year in which the horse reaches the age of 21 and the agreement is changed to Agria Medium Life.

I.3 The insurance sum


The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance. In the event of part-compensation, see clause I.5.1 Part-compensation.

As from the main due-by date in the calendar year in which the horse reaches the age of 16, the insurance sum is reduced by 20% each year. The insurance sum will never be less than NOK 5,000.

I.4 Excess

The insurance has no excess.

I.5 Scope of the insurance

 The insurance can provide compensation for your loss if your horse loses its utility value as a trotting, galloping or saddled horse, dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The horse must be adequately examined with a view to identifying the underlying cause of the horse's suffering.
- The horse must have undergone adequate convalescence.
- Agreed treatment attempts must have been carried out.
- Alternatively, the horse's prognosis must be so poor that treatment would entail unnecessary suffering for the horse.

The above must be able to be documented.

Permanent loss of utility value means that the horse no longer has the conditions to be trained for or compete in the relevant branch.

If the horse has both life and veterinary insurance with Agria, putting-down can be approved and the life insurance sum paid out without agreed treatment attempts being carried out. It must be apparent that the veterinary costs would exceed the life insurance sum. Contact Agria for prior approval.


The insurance only covers the following illnesses or injuries:

- abscess/boil
- acute myositis
- anaplasmosis
- bacterial infections in tendon sheath/bursa
- bacterial joint infections
- sinus inflammation/sinusitis
- botulism
- pleurisy
- Cushing's disease/PPID
- fracture/fissure in bone tissue that is free from signs of arthritic changes
- laminitis
- "grass sickness"
- heart diseases
- hoof disease
- hoof injury
- skin diseases
- hyperlipaemia
- infectious diseases
- mastitis
- caesarean section
- colic
- birth complications
- cancer
- azoturia
- equine distemper
- uterine torsion
- lymphangitis
- metabolic diseases
- mud fever
- neoplastic diseases
- neurological diseases
- snake bite
- peritonitis
- piometris
- purulent pneumonia

- sarcoid
- esophageal obstruction
- diseases of the stomach and/or intestines
- disease and/or injury in the eyes
- wound injuries
- shipping fever
- traumatic muscle injuries
- thrombophlebitis
- urinary tract diseases
- oedaema

 Note the restrictions in clause I.8 "Restrictions".

I.5.1 Part-compensation

 If the horse permanently loses its utility value as a trotting, galloping or saddled horse, but can live on with the illness or injury, part-compensation can be paid out. This compensation constitutes the part of the insurance sum that exceeds NOK 10,000.


Compensation presupposes that:

- loss of the horse's utility properties must be documented in the horse's passport. The passport must be sent to Agria for marking.
- you undertake, in writing, that neither you nor anyone else is using the horse in training or competitions. Upon the sale/transfer/loan of the horse, you are obliged to inform the new owner of the agreement with Agria.

In the event of a breach of the above conditions, Agria will be able to demand repayment of the insurance compensation, irrespective of whether the horse has a new owner.

I.6 Special provisions

A Osteochondrosis

 Compensation for osteochondrosis and/or osteochondral fragments ("pieces of loose bone") presupposes that:

- the osteochondrosis, with or without fragments, causes disease symptoms
- the horse was insured with Agria Premium Life and Utility Value Insurance before the age of 30 days, and has also been continuously insured with Agria Racehorse Life and Utility Value Insurance since then

B Disappeared/stolen horse

If the horse is missing or has been stolen, life insurance can be paid out at the earliest three months after the horse is report-

ed as lost. A lost horse must be reported as having disappeared to the relevant body and Agria, and must be advertised publicly. Copy of the notification and advertising must be attached to the claim report.

The insurance does not apply if your horse disappears or is stolen while it is outside the Nordic Region.

If the horse has been found, you are obliged to advise Agria of this and to return the paid-out compensation.

I.7 Upon death or putting-down

A Post-mortem

Contact Agria if the underlying cause of the horse's death has not been determined.

If Agria requests a post-mortem, the costs for this and transportation of the horse are compensated.


B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria.

The death certificate must contain information regarding the horse's name, any ID and/or chip number, breed, colour/markings as well as a description of the horse's illness or injuries.

I.8 Restrictions


A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

B General restrictions

 You cannot receive compensation for:

- costs for putting-down, destruction, cremation or burial
- complications relating to illness, injury or treatment that would not otherwise be compensated

J Agria Breeding Utility Value

The insurance can be taken out as a supplement to Agria Premium Life and Utility Value Insurance, Agria Racehorse Life and Utility Value Insurance or Agria Medium Life, and applies with the same conditions unless otherwise stated. The insurance certificate shows whether you have chosen to take out Agria Breeding Utility Value.

J.1 When the insurance applies

The insurance applies to insurance events that arise in the course of the insurance period. The insurance ceases as from the main due-by date in the calendar year in which the horse reaches the age of 21.

J.2 The insurance sum

The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance. In the case of part-compensation, see clause J.4.2 Part-compensation and J.4.3 Utility value insurance for stallions.


As from the main due-by date in the calendar year in which the horse reaches the age of 16, the insurance sum is reduced by 20% each year. The insurance sum will never be less than NOK 5,000.

J.3 Excess

The insurance has no excess.

J.4 Scope of the insurance

J.4.1 Utility Value Insurance for mares

 The insurance can provide compensation for your loss if your mare loses its utility value as a breeding mare, dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The mare must be adequately examined with a view to identifying the underlying cause of the mare's suffering.
- The mare must have undergone adequate convalescence.
- Agreed treatment attempts must have been carried out.
- Alternatively, the mare's prognosis must be so poor that treatment would entail unnecessary suffering for the mare.

The above must be able to be documented.

If the horse has both utility value and veterinary insurance with Agria, putting-down can be approved and the utility value sum


paid out without agreed treatment attempts being carried out. Contact Agria for prior approval. It must be clear to Agria that the veterinary costs will exceed the utility value sum.

The insurance only covers the following illnesses or injuries:

- traumatic mating and birth injuries in the uterus, vagina, rectum and perineum
- hyperlipaemia
- nerve injuries in the pelvis area caused by giving birth
- pelvis fractures
- tumours
- wound injuries and abscesses
- traumatic fractures/fissures that are free from signs of arthritic changes
- wobbler disease and ataxia
- frequent and serious colic attacks
- shipping fever, pleurisy, purulent pneumonia and sinusitis
- chronic heart disease
- Cushing's disease/PPID
- laminitis
- chronic hoof problems
- chronic endometriosis. The mare must have had at least two foals after the insurance was taken out. The mare must then have been mated normally by a fertile stallion or inseminated with fresh sperm/fresh transport sperm for at least two seasons.

 Note the restrictions in clause J.6 "Restrictions".

J.4.2 Part-compensation


 If the mare permanently loses its utility value as a breeding mare, but can live on with the illness or injury, part-compensation can be paid out. This compensation constitutes the part of the insurance sum that exceeds NOK 10,000.

Compensation presupposes that:

- loss of the mare's breeding capacity must be documented in the horse's passport. The passport is sent to Agria for marking.
- you must undertake, in writing, that neither you nor anyone else will use the mare for breeding. Upon the sale/transfer/loan of the mare, you are obliged to inform the new owner about the agreement with Agria.

In the event of a breach of the above, Agria will be able to demand repayment of the insurance compensation, irrespective of whether the mare has a new owner.

J.4.3 Utility Value Insurance for stallions

 The insurance can provide compensation for your loss if your stallion loses its utility value as a breeding horse, dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The stallion must be adequately examined with a view to identifying the underlying cause of the horse's suffering.
- The stallion must have undergone adequate convalescence.
- Agreed treatment attempts must have been carried out.
- Alternatively, the stallion's prognosis must be so poor that treatment would entail unnecessary suffering for the stallion.
- The stallion must have covered at least 10 mares over the last year and the mares must have been healthy and between the ages of 3 and 22.
- The stallion must have been demonstrably fertile and meet the requirements laid down by the respective breeding organisation. If the stallion has no progeny, a vet's certificate regarding the stallion's covering ability and sperm quality is required.

The above must be able to be documented.

 Note the restrictions in clause J.6 "Restrictions".

J.4.3.1 Deficient fertility

The insurance can pay compensation in the event of demonstrated reduced fertility on the part of the stallion after two successive covering seasons.

You can receive compensation at:

- the entire insurance sum in the event of complete covering or insemination impotence (total lost utility value as a breeding stallion)
- 75% of the insurance sum at a pregnancy rate of maximum 10%
- 50% of the insurance sum at a pregnancy rate of more than 10% but less than 35%.

Compensation presupposes that:

- loss of the stallion's breeding capacity must be documented in the horse's passport. The horse's passport must be sent in to Agria for marking.
- you give a written undertaking whereby neither you nor anyone else uses the stallion for breeding. Upon the sale/transfer/loan of the stallion, you are obliged to inform the new owner of the agreement with Agria.

In the event of a breach of the above, Agria will be able to demand repayment of the insurance compensation, irrespective of whether the horse has a new owner.

J.5 Upon death or putting-down

A Post-mortem


Contact Agria if the underlying cause of the horse's death has not been determined. If Agria requests a post-mortem, the costs for this and transportation of the horse are compensated.

B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information regarding the horse's name, any ID and/or chip number, breed, colour/markings as well as a description of the horse's illness or injuries.

J.6 Restrictions


A Qualifying period

 The insurance has a qualifying period of 20 days. The qualifying period means that an illness and/or injury arising during this period is not compensated. For a foal, the qualifying period is 8 days. The horse is regarded as a foal up to and including the end of the calendar year in which it was born. The qualifying period also applies to an improvement to the insurance cover.

 During the qualifying period, compensation is only paid for:

- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning


B General restrictions

 The restrictions apply even if the loss is a consequence of an illness/injury which can be compensated. This also applies when the horse is put down on grounds of animal welfare considerations.

You cannot receive compensation:

- provided that the horse has died, been put down or lost its utility value as a result of:
- behavioural problems, ill temper, nymphomania or other bad habits
- tetanus if the horse is not vaccinated in accordance with the vaccine manufacturer's recommendations
- developmental disorders

- breeding hygiene causes
- if the illness or injury is covered by the horse's life insurance, compensation is only payable from the life insurance

 Costs for putting-down, destruction, cremation or burial are not compensated.

K Agria Minimum Life

K.1 To whom the insurance applies

The insurance applies to the policyholder who owns the horse. If the policyholder does not own the horse, the insurance applies to:

- owner who is a member of the policyholder's household
- policyholder who has a significant financial interest in the horse

K.2 When the insurance applies

The insurance applies to insurance events that arise in the course of the insurance period.

K.3 The insurance sum


The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance.

As from the main due-by date in the calendar year in which the horse reaches the age of 16, the insurance sum is reduced by 20% each year. The insurance sum will never be less than NOK 5,000.

K.4 Excess

The insurance has no excess.

K.5 Scope of the insurance

 The insurance can provide compensation for your loss if your horse dies or has to be put down as a result of illness or injury.

The following conditions apply:

- The horse must be adequately examined with a view to identifying the underlying cause of the horse's suffering
- The horse must have undergone adequate convalescence
- Agreed treatment attempts must have been carried out

- Alternatively, the horse's prognosis must be so poor that treatment would entail unnecessary suffering for the horse

The above must be able to be documented.

If the horse has both life and veterinary insurance with Agria, putting-down can be approved and the life insurance sum paid out without agreed treatment attempts being carried out. Contact Agria for prior approval. It must be clear to Agria that veterinary costs will exceed the life insurance sum.

The insurance only covers the following illnesses or injuries:

- traumatic fractures occurring in bone tissue which is free from signs of arthritic changes. Fractures must be ascertained by X-ray
- acute open wound injuries
- colic
- traffic injuries
- injuries caused by predators or adder bite
- fire
- drowning
- abuse/exterior trauma which causes fracture/fissure or open wound
- botulism

 Note the restrictions in clause K.7 "Restrictions".

K.6 Upon death or putting-down

A Post-mortem

Contact Agria if the underlying cause of the horse's death has not been determined.

If Agria requests a post-mortem, the costs for this and transportation of the horse are compensated.

B Death certificate and identification

If Agria does not require a post-mortem, a vet must issue a death certificate unless otherwise agreed in writing with Agria. The death certificate must contain information about the horse's name, any ID and/or chip number, breed, colour/markings as well as a description of illness or injury.

K.7 Restrictions

 The insurance does not cover costs for putting down, destruction, cremation or burial.

L Agria Foetus and Foal Insurance

The insurance can be taken out as a supplementary insurance to the mare's veterinary and/or life insurance.

L.1 To whom the insurance applies

The insurance applies to the policyholder who has a significant financial interest in the foetus or foal.

L.2 When the insurance applies

The insurance pays compensation for insurance events that occur during the insurance period. The insurance applies from the time the policy enters into effect up to and including the 30th day of the foal's life.

L.3 Where the insurance applies

The insurance applies for insurance events that take place in the Nordic Region.

L.4 The insured animal

The insurance applies to the foetus or foal of the mare stated in the insurance certificate.

L.5 F The insurance sum

The insurance sum is shown on your insurance certificate and is the maximum compensation you can receive from the insurance.

The life insurance sum must correspond to paid and anticipated costs of covering.

Costs of covering are understood to mean:

- ordering, stud fees and semen fees
- fee upon ascertained pregnancy
- stabling costs for the mare during the covering period, with an upper limit of NOK 1,000 per day, maximum NOK 3,000


The insurance compensates veterinary costs with an upper limit of NOK 100,000.

L.6 Excess

Veterinary insurance has a fixed and a variable excess. The life insurance has no excess.

L.7 Scope of the insurance

L.7.1 Life insurance during pregnancy

 You can receive compensation with an upper limit of the insurance sum if a foetus/foal is lost due to:

- documented miscarriage or birth complications after the 41st day of pregnancy
- the mare being so ill or injured that it dies or has to be put down after the 41st day of pregnancy
- reabsorption (absent foal) if the mare has demonstrably been pregnant during the insurance period


Compensation presupposes that the mare has been demonstrably pregnant in accordance with the following:

- ultrasound examination carried out no earlier than the 40th day of pregnancy
- manual pregnancy examination carried out no earlier than the 90th day of pregnancy
- blood sample examination carried out no earlier than the 110th day of pregnancy, where the oestrone sulphate content of the blood must be more than 75 nM per litre

The pregnancy certificate may not be older than 24 hours before taking out Agria Foetus and Foal Insurance. The certificate must be attached to the claim report.

 Note the restrictions in clause L.8 "Restrictions".


L.7.2 Life insurance after birth

 You can receive compensation with an upper limit of the insurance sum if the foal is so ill or is injured so seriously that it dies or has to be put down due to illness, injury or congenital defect.

A precondition for payment is that a death certificate has been issued by a vet, unless otherwise agreed in writing with Agria. The death certificate must contain information regarding the foal's name, breed, colour/markings as well as description of the foal's illness or injury.

Agria can approve putting down and paying out the life insurance sum for the foal without agreed treatment attempts being carried out. Contact Agria for prior approval. It must be clear to Agria that veterinary costs will exceed the life insurance sum.


L.7.3 Veterinary insurance

 You can receive compensation for your veterinary costs when a vet examines and treats your foal in the event of illness, injury, congenital defect or an accident. The insurance also compensates for prescribed medicines in association with the examination/treatment. During the examination, the foal must demonstrate clinical symptoms of illness or injury.


 Note the restrictions in clause L.8 "Restrictions".

L.7.4 Special provisions

A MR, CT examinations (magnetic resonance and computer tomography) and scintigraphy


 Compensated, provided that there is a prior approval from Agria.

B Illness fittings


 Compensation is paid with an upper limit of NOK 5,000 per insurance year in the event of a diagnosis that can be compensated.

Farrier work and illness fittings are only compensated if the work is carried out at a clinic or if the treating vet has ordered the work from a farrier in the field. The order must be attached to the claim report.

C Tooth fracture

 Acute tooth fracture is compensated with an upper limit of NOK 5,000 per insurance year. The acute tooth fracture must cover the dental alveolus.

D Bandaging material

 Compensation for costs for bandaging material has an upper limit of NOK 3,000 per insurance year.


Bandaging material is compensated in the following instances:

- acute open wound injury
- acute hoof injury

E The vet's travel

Compensation for the vet's travel has an upper limit of NOK 1,500 per treatment instance.


F Secondary vet's travel

 Compensation for secondary vet's travel, when this is requested by the treating vet, has an upper limit of NOK 10,000 per insurance year. Secondary vet's travel is compensated in


the event of the following diagnoses:

- acute colic
- acute open wound injury
- fracture/fissure

G Supervision by a vet during transportation

 Costs for veterinary supervision in connection with the transport of a sick or injured horse are compensated. It is a prerequisite that the illness or injury is of such serious degree that it is necessary for a vet to be present during transportation.


H Putting-down and destruction


 Putting-down, emergency slaughter and destruction are compensated if the horse has to be put down based on a veterinary medical assessment, and the illness or injury is entitled to compensation in accordance with the conditions for Foetus and Foal Insurance.

 Separate cremation is not compensated.

L.8 Restrictions

A Qualifying period

 For clause L.7.1, "Life insurance during pregnancy", a qualifying period of 20 days applies if the foetus/foal is lost as a result of illness/injury to the mare. The qualifying period means that an illness and/or injury arising during this period is not compensated.

 During the qualifying period, compensation is only paid for:


- fracture/fissure or open wound caused by an acute external trauma
- illness or injury caused by a traffic accident, fire or drowning

 The life insurance has otherwise no qualifying period.

B General restrictions

 You cannot receive compensation from the life insurance:


- in the event of twins in those cases where one foal survives
- if the mare dies or is put down due to injury/illness that has arisen before the insurance was taken out
- if, at the time of covering, the mare was under three years or over 20 years old
- if, during the mare's lifetime, life insurance is paid out twice for a lost foetus/foal. This restriction does not apply if the foal dies or has to be put down due to an acute external trauma that causes a fracture/fissure or open wound

 You cannot receive compensation for veterinary costs as a result of:

- complications relating to illness, injury and treatment that would not otherwise be compensated, with the exception of complications relating to castration/sterilisation or vaccination carried out during the insurance period
- preventive treatment and care
- behavioural problems, aggressive disposition, nymphomania or other bad habits
- physical laser treatment
- acupuncture, chiropractic
- autologous biological treatments such as ACS/IRAP/PRP
- shockwave treatment
- alternative and/or inadequately documented examination and treatment.
- rehabilitation/rehabilitation training
- medicines/preparations that are not approved by the Norwegian Medicines Agency for treatment of horses
- stabling at clinic when it is not necessary for medical reasons or in the case of quarantine
- sampling and examination for determination of antibodies/antibody titre (by which we mean blood samples in the event of e.g. erlichia/borrelia, virus infection and allergy investigation)
- medical feed/dietary supplements and retail goods
- prescriptions, invoicing, charges, writing certificates, record printouts or other administrative costs
- costs for duty supplement outside ordinary opening hours/working hours when this is not necessary
- transport of the horse or other travel
- loss of income, holiday or similar as a result of the horse's illness, injury or accident
- separate cremation or burial

M Agria Extra


M.1 Scope of the insurance

 Agria Extra is included free of charge, provided the horse is insured with Agria Premium Life and Utility Value Insurance, as well as Agria Premium Veterinary Insurance before the age of 30 days. The insurance ceases when one of the above policies ends.

Agria Extra is an insurance that applies to concealed defects. A concealed defect is an illness or injury that has begun to develop before the insurance was taken out. A precondition is that the disease has not been known or displayed symptoms prior to the time of taking out the insurance, and is not possible to discover during a standard veterinary examination.

The insurance also covers costs for ridgling operations.

M.2 Restrictions

 Over and above that stated above, the same restrictions apply as for the veterinary insurance policies.

Agria Joint Insurance Conditions

1 The Insurance Agreement

Definition: the agreement entered into between the policyholder and Agria Animal Insurance and that regulates rights and obligations for the established insurance in accordance with laws and regulations.

The insurance agreement is also regulated by the Act relating to Insurance Contracts of 16 June 1989 (FAL) and other existing legislation.

The pet owner is identified by actions and omissions from a person who by his consent is responsible for the animal.

1.1 The insurance does not apply to:

- illness, injury or concealed fault which existed (had begun before the insurance came into effect, irrespective of when the fault was first discovered
- illness or injury that existed or had begun at the time of an increase in the insurance sum, or scope of cover, with regard to the increase
- complications from aforementioned illness, injury or concealed fault

Evidence-based veterinary medicine (i.e. supported by clinical studies published in international scientific journals) determines when an instance of illness or injury is regarded as having commenced, irrespective of when the injury or illness could be observed for the first time.

Treatment or examination that, according to independent veterinary medical expertise and scientific literature, is not necessary to treat injury or illness and/or relieve pain falls outside the area of responsibility of the insurance agreement. The examination and treatment method shall according to independent veterinary medical expertise and scientific literature be counted as evidence-based veterinary medicine.

1.2 When the insurance cover commences and duration

The insurance agreement applies from the date the agreement is accepted by the parties. If it is agreed that the insurance will come into effect at a later date, the insurance agreement will apply from 00.00 on the agreed date, unless otherwise indicated in the insurance certificate.

The insurance agreement applies for one year and is automatically renewed for one year on expiry of the insurance period.

Agria may amend the premium and conditions every year on the main due-by date.

1.3 Right to cancel insurance

Both parties to the insurance agreement are entitled to terminate the agreement on the main due-by date.

If the policyholder terminates the insurance agreement on the main due-by date, notice shall be given to the company before expiry of the insurance period, cf. FAL § 3-4.

If Agria terminates the insurance agreement on the main due-by date, you shall be informed of this no later than two months before the insurance ceases. Notice must be in writing, with reasons given. Specific reasons must exist that make it reasonable to cancel the insurance, cf. FAL § 3-5. If the insurance agreement has been terminated by Agria, right of appeal is available, note point 5 "Reconsideration/appeal".

The policyholder's specific rights to termination during the insurance period:

You can terminate your insurance agreement during the course of the insurance period if:

- the need for insurance ceases
- the policy is transferred to another company
- there are other specific reasons

Notification rules:

You must give Agria notice of at least one month before the termination will come into effect. When transferring insurance, the notice must include which company the insurance is being transferred to and the date of the transfer.

Agria's specific rights to termination

Agria can terminate the insurance agreement during the course of the insurance period if:

- the policyholder or other parties they are identified with have given incorrect or incomplete information about the risks on significant points. The notice period in that instance is 14 days
 - incorrect or incomplete information has fraudulently been given about the risks on significant points.
- The insurance agreement and other insurance agreements Agria has with the policyholder can in that instance be terminated with immediate effect

- fraud is discovered in the claims settlement. The notice period in that instance is one week
- if the policyholder has not kept to stated payment terms, the insurance agreement will cease in its entirety, note point 2 "Premium payment". Agria will not give compensation for injuries or illnesses that arise after the notified termination date.

1.4 For whom the insurance applies

The insurance can only be used by the pet owner unless otherwise agreed with us. In the event of change of ownership, our consent is required in order for the insurance agreement to continue to apply. In this context we reserve the right to examine possible amendments to the insurance agreement. The insurance only covers legal interests that can be assigned a monetary value.

1.5 Stays outside the Nordic region

If the insured animal is transported outside the Nordic region or is staying in a location outside the Nordic region, our liability ceases unless otherwise agreed.

2. Payment of premiums

The premium must be paid within one month of the date Agria sent the premium notification. If the premium is not paid within one month, the premium payment will be delayed. If the premium is not paid within 14 days of having sent notice of termination, the insurance ceases to apply.

2.1 Half-year premium

The premium must be paid no later than the due date stated in the premium notification.

2.2 Delay charge (late fee)

In the event of late premium payment Agria is entitled to demand a delay charge.

2.3 Immediate premium payment

Agria can require that the insurance period only begins to run once the first premium is registered as paid to Agria.

2.4 Repayment of premium

If the insurance ceases during the insurance period, any excess premium is repaid. The repaid premium represents a pro rata share of the premium that the remaining insurance period constitutes in number of whole months in relation to the total insurance period.

3 Claims settlement and compensation

3.1 In the event of injury

Injury must be reported to Agria without undue delay. You must report your claim within one year of becoming aware of the situation (injury/illness/accident) in order not to lose your right to compensation. You are obliged to give us the documents and the information we require, and to inform us of anything that is relevant for assessment of the loss incident. Agria is entitled to obtain information from a vet or other expert.

You must call in/visit a vet at once if an animal becomes sick or shows signs of lethargy or emaciation, unless the vet expressly says that it is not necessary. A vet must also immediately be contacted again if the animal's condition worsens during the course of ongoing treatment. A sick animal must be treated by a vet, and the vet's instructions must be followed without exception throughout the illness period. The same applies to any instructions that the insurance company may give.

If an injury is reported to the police, you must send a copy of the report to us if we request it. Compensation requires that the case be finally settled, and this can be documented.

You are obliged to inform Agria if you have received compensation or can obtain it from another source.

3.2 You can lose the right to compensation

Your right pursuant to the insurance agreement ceases or is reduced, in accordance with the provisions in the Act relating to Insurance Contracts and general law of torts, if you negligently or deliberately or fraudulently have withheld information that is important for assessment of the claim.

The animal must be insured with correct breed designation and it is the responsibility of the policyholder to take care of this. If the animal has been insured with the wrong breed designation and this has not been reported to Agria, the agreement can be terminated, or our responsibility will be proportionally reduced in the event of illness or injury, cf. FAL § 4-1 to 4-4.

3.2.1 Abuse

To receive compensation as a result of abuse, by parties other than yourself or the insured, the case must have been reported to the police.

Your right to compensation may be reduced or cease if you or the insured intentionally, through gross negligence, gross

mismanagement or animal cruelty have contributed to the injury or increased the extent of the injury.

3.3 Calculating compensation

The insurance is not intended to give you any profit, it should merely compensate any financial loss you have suffered, even if the applicable insurance sum would be higher.

In the event of an increase in insurance sum or insurance scope

Compensation is calculated based on the conditions and the insurance sum that were applicable at the time the illness or injury arose. This also applies to how the insurance scope has increased at the time of the financial loss.

Valuation does not take into account imperfections that only affect the animal's sales value, and that do not reduce the utility value for breeding and other purposes.

The following will be deducted from the compensation sum:

- VAT, if you are subject to VAT
- costs not covered by the insurance
- excess
- payable premium and other demands
- compensation paid out by the state or other party

3.4 Double insurance

If there are several insurance policies in place giving the same insurance protection, the total compensation must not exceed the financial scope of the injury. The compensation is divided between the insurance policies in accordance with the regulations in the Act relating to Insurance Contracts.

3.5 Transfer of claim

If compensation has been paid for injury or illness that others are responsible for, Agria will take over your compensation claim ahead of these. To the extent we have paid out compensation for injury, your right to demand compensation from the party responsible for the injury will be transferred to us.

3.6 Courts

If we fully or partially reject your claim for compensation, you lose your right to compensation if the case is not brought before a court or jury handling demanded within six months of having received written notification of the rejection, cf. FAL § 8-5.

Disputes arising from the insurance agreement will be settled in a Norwegian court.

3.7 Safety instructions

You as pet owner, and others who are responsible for the animal, are duty bound to handle the animal in accordance with requirements from the Norwegian Environment Agency, the Norwegian Food Safety Authority and other applicable legislation.

In the event of deviation from a safety instruction, our liability may be reduced or cease in accordance with the Act relating to Insurance Contracts, cf. FAL § 4-8.

We are entitled to inspect insured animals and the conditions they live in. If we are prevented from inspecting the animals, we can terminate the insurance agreement with two months' notice.

3.8 Reference to vets

Agria is entitled to refer to specific vets before compensation can be paid.

3.9 Identification

If a horse needs to be either shown to a vet or a post-mortem needs to be performed, you must have a representative of Agria or the person who performs emergency slaughter or cadaver retrieval issue a written declaration that he/she has seen and identified the dead horse. The declaration must contain information regarding the horse's name, any ID and/or chip number, breed and colour/markings as well as a description of the loss incident and the horse's injuries or illness. If you cannot get hold of a vet or Agria's representative, you can in exceptional cases have two impartial witnesses issue the declaration, and enclose photo documentation.

4 Limitations to the company's liability

4.1 Reservation

If a reservation/exception is inserted in the insurance document for an illness, injury or fault, costs owing to this will not be compensated, nor complications or consequences of this.

4.2 War, atomic event, damage by fire and terror (force majeure), etc.

The insurance is not liable for loss or damage, and increase in loss or damage, directly or indirectly caused by/or connected to:

- Act of terrorism
- Act of terrorism refers to unlawful use of, or threat of, force or violence against persons or property in an attempt to put pressure on the country's authorities or population or society in other respects in order to achieve political, religious or ideological objectives.
- Earthquake or volcanic eruption
- War or warlike action, revolt, revolution or similar disturbance of public order
- Strike, lockout, blockade or other similar event

Damage directly or indirectly caused by atomic reaction, e.g. nuclear fission or fusion or radioactive waste/radiation, or hazardous dispersion of biological or chemical substances. Neither does the insurance cover damage directly or indirectly caused by breach of power plant dam or control dam for electricity production.

5 Consent to processing of personal information

Through the insurance agreement you give your consent for processing of personal information.

We process personal information as necessary to be able to fulfil our insurance obligations. The information generally comes direct from you. It may also be given to other companies and organisations that we collaborate with both within and outside the EEA and EU area. We may coordinate the information with other registers, for example, the national register, to maintain good customer and register care.

The information is used, among other things, to enter into and administer agreements and to execute agreements and legal obligations. It is also used to give an overall picture of the insurance policies you have with us, as a basis to inform about our services and to provide general good service as well as in market analyses and marketing of our products.

According to the Act of 14 April 2000 no. 31 relating to the processing of personal data (Personal Data Act) you are entitled to view the information we have about you, and to demand correction of erroneous or incomplete information. If you have any questions about the company's use of personal information and who our partners are, you can contact: Agria Dyreforsikring, Personopplysninger, Postboks 5080, 8608 Mo i Rana, Norway. We particularly draw your attention to the fact that if you do not wish to receive direct marketing in the future,

you can opt out of this at any time by either contacting us or the central marketing exclusion register in Brønnøysund.

6 Reconsideration/appeal



If you are dissatisfied or disagree with our decision, please get in touch.

If you have new information that is important to the decision, or you believe that Agria has made a decision on erroneous grounds, please submit a complaint detailing this. The case can also be taken up with the Norwegian Financial Services Complaints Board or brought before the courts. Please note that complaints cannot be examined by multiple courts at the same time. If you wish to send your complaint to Agria, this must be done before you send it to the Norwegian Financial Services Complaints Board.

If complaint or jury handling is not demanded within six months of you having received a written rejection, Agria is free from liability, cf. Act relating to Insurance Contracts § 8-5 and § 20-5.

The complaint can be sent by e-mail to smadyr@agria.no, hest@agria.no, or by post to Agria Dyreforsikring, Skademeldinger, Postboks 5080, 8608 Mo i Rana, Norway. Remember to state your claim number and/or insurance number. Cases for the Norwegian Financial Services Complaints Board should be sent to Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo, Norway.

CONTACT US

-  Telephone: +47 24 12 40 00, weekdays 08.00-17.00
-  Claims can also be notified via Mitt Agria at agria.no.

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