



OPTIONAL – INSURANCE FOR YOUR HORSE

A brief description of coverage that may be added by endorsement to a Full Mortality policy are outlined below. Our agents will answer your questions and help you select the options that are best suited for you. (Options vary according to the carrier.)

Major Medical (includes surgery)

In general, coverage can be added to your Mortality policy to pay reasonable and customary veterinarian fees for covered surgical or medical expenses incurred on a covered animal due to accident, injury, illness or disease. A deductible applies. Most insurance carriers will provide this coverage for eligible horses through age 15. **NEW! Inquire about Major Medical for horses to age 20.** Animals must meet the carrier’s eligibility requirements which vary from one company to another. Certain restrictions apply.

Available limits offered for eligible animals: \$2,500, \$5,000, \$7,500, \$10,000, \$12,500
NEW in 2010 - \$15,000

Surgical (only) Coverage can be added to reimburse you for reasonable and customary fees for surgical procedures performed on a covered animal at a school of veterinary medicine or a surgical clinic. A deductible applies. Extra covered expenses vary from one company to another. The animal must meet the carrier’s eligibility requirements. Certain restrictions apply.

Available limits offered for eligible animals: \$2,500, \$5,000, \$7,500, \$10,000



Agreed Value

Policy wording for settlement of a loss is changed from actual cash value to “Agreed Value”.

Loss of Use

Several options are available. Basically, if a covered horse is deemed permanently unfit to perform its specified use due to an external accident but is not a candidate for humane destruction, the carrier will pay a designated percentage of the insured limit. This may be 50 or 75%, depending on the company. Your horse may also be eligible for loss of use due to illness or disease. Options vary with regard to disposition of the horse as part of the claim settlement. This coverage is generally available to show horses, actively competing, through age 12. Certain restrictions and requirements apply.

Territory Extension / Air Transit

The Full Mortality policy includes coverage for the peril of transporting a horse (including loading and unloading) by aircraft or land vehicle within the United States and Canada. When a horse is shipped outside of the defined territory, there is no coverage unless endorsed to the policy.

Stallion Infertility (ASD)

Coverage can be added to pay up to the limit of insurance should the animal become totally and permanently infertile, impotent or incapable of serving mares as a result of accident, sickness or disease. Claim settlement varies depending on the carrier.