

**Medical Coverage Features\***
**COLIC  
Treatment  
and Surgery**
**SURGICAL  
Under  
General  
Anesthesia**
**\$7,500  
Medical  
Assistance**
**\$10,000  
Medical**
**\$15,000  
Medical**

| <b>PREMIUM</b>   | <b>\$150</b>    | <b>\$150</b>    | <b>\$375</b>   | <b>\$575</b>    | <b>\$775</b>    |
|--|-----------------|-----------------|----------------|-----------------|-----------------|
| <b>COVERAGE LIMIT</b>  | <b>\$10,000</b> | <b>\$10,000</b> | <b>\$7,500</b> | <b>\$10,000</b> | <b>\$15,000</b> |
| <b>DEDUCTIBLE</b>  | <b>\$250</b>    | <b>\$250</b>    | <b>\$500</b>   | <b>\$500</b>    | <b>\$500</b>    |
| <b>CO-INSURANCE</b>  |                 |                 |                |                 |                 |
| <b>Company pays 80%</b> of reasonable and customary veterinary fees  | ✓               | ✓               | ✓              | ✓               | ✓               |
| Available to horses aged 30 days through 20 years  | ✓               | ✓               | ✓              | ✓               | ✓               |
| Available to horses valued at \$15,000 and over  | ✓               | ✓               | ✓              | ✓               | ✓               |
| Available to horses at \$10,000 and above  | ✓               | ✓               | ✓              |                 |                 |
| Available to horses under \$10,000   | ✓               | ✓               |                |                 |                 |
| Available to race horses   | ✓               |                 |                |                 |                 |
| Subject to the limit of insurance selected, no time limit on duration of treatment or hospitalization days when medically necessary and veterinarian approved within the policy period                   | ✓               | ✓               |                |                 |                 |
| 6-month coverage relating to lameness  |                 |                 | ✓              | ✓               | ✓               |
| Covers navicular, arthritis, and degenerative joint disease  |                 | ✓               | ✓              | ✓               | ✓               |
| Any experimental, homeopathic, performance-enhancing treatments, joint injections, chiropractic work, acupuncture, farm call charges, animal transport fees, and pre-existing conditions are not covered | ✓               | ✓               | ✓              | ✓               | ✓               |
| Covers accident, injury, illness and disease   | ✓               | ✓               | ✓              | ✓               | ✓               |
| Covers respiratory surgery   |                 | ✓               | ✓              | ✓               | ✓               |
| Covers respiratory or breathing treatment  |                 |                 | ✓              | ✓               | ✓               |
| Gastric ulcer treatment confirmed by endoscopy   |                 |                 | \$1,500        | \$2,500         | \$2,500         |
| Covers laser or shockwave therapy or a combination thereof if administered by a veterinarian per unrelated occurrence  |                 |                 | \$750          | \$1,200         | \$1,200         |
| Covers regenerative therapeutics, IRAP, stem cell, laser and PRP therapies per unrelated occurrence.   |                 |                 | \$1,500        | \$3,000         | \$3,000         |

**COLIC COVERAGE: We will provide \$3,500 of colic surgery coverage on every qualifying horse that we insure.**

Full Mortality Broad Form includes Agreed Value, Wobbler Syndrome covered, Guaranteed Renewal Endorsement available through age 15. \*Medical Coverage Features effective for all US states.

**TACK ENDORSEMENT:** Tack equipment coverage options are available by endorsement for scheduled and unscheduled items. Please contact your agent for more information.

