

## **COVERAGE SUMMARY FOR MAJOR MEDICAL & SURGICAL**

After a deductible of \$300. per claim, coverage is provided for the cost of medical and surgical procedures including diagnostics which are necessitated by accident, injury, illness or disease occurring during the policy period. Veterinarian call fees are excluded in this coverage.

Some of the exclusions are, but not limited to:

1. Any animal used or intended for racing.
2. Any pre-existing condition.
3. Any elective procedures and/or cosmetic procedures and/or chiropractic massage, or acupuncture treatment.
4. Malicious or willful injury, poisoning, or gross negligence.
5. Cost of transportation, veterinary travel, call charges and/or any treatment normally associated with the maintenance of a healthy horse.
6. Cost of autopsy.
7. Birth defects and/or congenital conditions.
8. Any dental procedure unless necessitated by a visible, external, accidental and violent means.
9. Treatment rendered more than ninety (90) days prior to notifying us of the condition.
10. Any procedure or joint treatments such as injections of synovial fluid, stimulators or replacers including cortico-steroids and/or anabolic steroids whether or not used in conjunction with any other treatments.
11. Any horse under 6 months of age or over 15 years of age.

There are options of two (2) limits:

**\$7,500. Annual Aggregate Limit** coverage offers a limit of up to \$7,500. not to exceed the horse's insured mortality limit, subject to a \$300. deductible per illness injury, or incident. Premium is \$275. per horse, age 2-15 yrs., and \$325. per horse 6 mo. – yearling. Major medical premium is **fully earned**.

**\$10,000. Annual Aggregate Limit** coverage offers a limit of \$10,000. subject to a \$300. deductible per illness, injury or incident. Premium is \$400. per horse age 2-15 yrs., and \$450. per horse 6 mo. – yearling. Major medical premium is **fully earned**.