

Medical Coverage Features	COLIC Treatment and Surgery	SURGICAL Under General Anesthesia	\$7,500 Medical Assistance	\$10,000 Medical	\$15,000 Medical
PREMIUM	\$150	\$150	\$375	\$575	\$775
COVERAGE LIMIT	\$10,000	\$10,000	\$7,500	\$10,000	\$15,000
DEDUCTIBLE	\$250	\$250	\$750	\$1,000	\$1,500
CO-INSURANCE Company pays 80% of reasonable and customary veterinary fees.	✓	✓			
Available to horses aged 30 days through 20 years	✓	✓	✓	✓	✓
Available to horses at \$20,000 and over	✓	✓	✓	✓	✓
Available to horses under \$20,000	✓	✓			
Available to eventing horses	✓	✓			
Available to race horses	✓				
Covers navicular, arthritis and degenerative joint disease		✓	✓	✓	✓
Covers accident, injury, illness and disease		✓	✓	✓	✓
Covers respiratory surgery		✓	✓	✓	✓
Covers respiratory or breathing treatment			✓	✓	✓
A sublimit for ulcers of the stomach or intestinal tract applies.			\$500	\$750	\$1,000
A sublimit for lameness diagnostics and lameness treatment applies. The company will pay up to a combined maximum amount for covered lameness diagnostics and lameness treatment for any one horse during the policy period.			\$3,500	\$5,000	\$7,500
FREE COLIC SURGERY ENDORSEMENT: We will provide \$5,000 of colic surgery coverage on every qualifying horse that we insure.					
TACK ENDORSEMENT: Tack equipment coverage options are available by endorsement for scheduled and unscheduled items. Please contact your agent for more information.					