

INSURANCE FOR YOUR HORSE

**What is the best way for you to protect your investment?
Call on our experience to discuss your options.
We understand your needs.**



OPTIONAL COVERAGE can be added to a full Mortality policy:

- **Major Medical**
- **Surgical**
- **Agreed Value**
- **Loss of Use**
- **Stallion Infertility**
- **Air Transit/Territory Extension**

MORTALITY INSURANCE

This policy also referred to as “Full Mortality” or “All Risk”, will provide coverage on the life of the horse. “All Risk” coverage is subject to certain exclusions which are stated in the policy.

Your horse is covered for death due to accident, injury, illness, disease or humane destruction (when deemed necessary by a veterinarian). Theft coverage is included.

Eligibility: Generally, horses from 24 hours of age to age 20 are eligible, depending on the carrier. They must be sound and must have a substantiated economic value.

Cost: The cost to insure for Full Mortality depends on the risk – age of the horse, breed and how the horse is used. For example, the rate applied to new born foals will be higher than the rate on a mature horse. The rates on hunters or jumpers are usually higher than on horses that are not used over fences. Overage rates generally apply after age 14.

Requirements to begin coverage: Basically, a completed signed application is required for new and renewal business along with substantiation of value. Depending on the value of the horse and any pre-existing conditions, either a Health Statement or current Veterinary Certificate of Examination will be required. Generally, the vet exam can be waived on sound horses valued at \$50,000 or less. Requirements vary according to the insurance carrier.

A Specified Perils Policy, versus “all risk” is available. It is very limited in coverage.

