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Coverages available on the Equestrian Program

1. ALL RISKS MORTALITY

Includes death through any cause, including euthanasia on humane grounds.
Available on horses aged 24 hours to 16 years of age.
Rates dependant on age and/or use of the horse.

Included with the Mortality coverage at no additional premium:

- A 30 day extension of Mortality coverage for death caused by an illness or injury that was reported during the policy term.
- Agreed Value clause.
- \$1,000,000 Third Party Liability coverage.
- Accidental Death or Permanent Disability coverage.
(amount dependant on the age of the rider \$5,000 / \$10,000)
- \$ 1,000 Death Re-imbusement coverage.

2. EXTENSIONS TO THE MORTALITY COVERAGE

Extend your coverage for an additional premium:

- Loss of Use of the horse for its intended use due to an external, accidental injury - 60% indemnification.
- Twelve month extension of mortality cover for an illness or injury reported during the policy term.
- Stallion Permanent and Total Infertility.

3. MAJOR MEDICAL or LIFE SAVING SURGICAL Choose one option at an additional premium:

\$10,000 Major Medical coverage:

- Reimbursement for veterinary expenses for diagnosis and treatment of an illness or injury.
- No limits for diagnostics or types of treatment.

OR

\$5,000 Life Saving Surgical coverage:

- Reimbursement of costs of life saving surgery conducted in a veterinary hospital with a fixed deductible.

4. PERSONAL ACCIDENT COVERAGE

Choose to upgrade the limits that are included with the Mortality coverage for an additional premium.

- Limits of \$25,000 / \$50,000 for death and \$25,000 / \$50,000 for dismemberment available.

5. TACK and SADDLERY

Insure your valuable equipment for all risks of coverage for an additional premium.

- Limit of \$10,000 of tack per insured horse with items valued over \$1,000 to be scheduled.

6. HORSE TRAILERS

Insure your horse trailer for collision and comprehensive damages for an additional premium.

- Limit of \$C 20,000 for any one trailer.
- Maximum limit of \$C 50,000 any one location.