

Full Mortality Coverage

Coverage

This policy provides coverage for death of an animal resulting from accident, injury, sickness and disease. It also provides coverage in the event that destruction for humane reasons is necessary. Theft coverage is included at no additional charge.

****Emergency colic surgery coverage is automatically included for 50-60% (varies by company) of the limit of the insured animal, or maximum of \$2,500 - \$3,000 (varies by company). Post-operative care is not to exceed 50-100% (varies by company) of the surgical fee of the emergency colic surgery, and/or 20-30 (varies by company) days of treatment from the time of the insured emergency colic surgery. This coverage also includes third party emergency transportation not to exceed \$300. Please be advised if horse has suffered colic, impaction or torsion in the 12 months prior to effective date coverage does not apply.****

The major exclusions found in the Full Mortality policy are neglect of an animal, intentional destruction, war and nuclear explosion. Please note: Some companies require that your horse be given the West Nile Vaccination in order for coverage to apply. Some companies also require Quarter Horses, Appaloosas or Paints with Impressive ancestry to be provide test results in order for coverage to apply. Be sure to speak to your representative if you have any concerns.

Valuation

Normally, your livestock can be insured in an amount equal to its purchase price. Further increases in value can be justified by show, race, performance or breeding records. Stallions used for breeding only are valued based on a formula involving the number of mares bred, times his stud fee, times a factor of 3. The value of homebred foals is determined by a factor of 3 times the sire's stud fee. Please keep in mind that the policies are written on an Agreed Value basis so the company and the policy holder agree on the insured value before the policy is written.

Claims

If your animal is sick, hurt, dies, is stolen or is going to require surgery, you must notify the insurance company at the toll free number listed on your policy. In the event of a death claim, the company will require that you submit information such as a bill of sale, cancelled check, registration papers and/or show/breeding/race records.

Agreed Value

This coverage provides that in the event of a mortality claim, if the value of the horse at any time during the policy period was equal to the limit of indemnity (i.e. the value stated on the policy), you will be paid the value amount stated in the policy. No additional charge is required for this coverage.