

# Major Medical Coverage

## Coverage

This coverage is only available for Equine Livestock. This coverage is not available for Equine Race Horses.

The Major Medical coverage endorsement is an addition to the Full Mortality policy. This coverage cannot be purchased alone. After a deductible of \$250 per claim, this coverage will pay all reasonable and customary charges of a licensed veterinarian which are necessitated by accident, illness, disease or injury occurring during the policy period of insurance for which mortality coverage is in force and incurred no later than 30 days after the expiration date of the policy or the mortality coverage period of the insured horse. Please note: veterinarian call fees are excluded in this coverage.

## Limits

The limits of coverage available are \$5,000, \$7,500 and \$10,000. Some restrictions to limits may apply depending on the insured value of the animal.

## Deductible

The deductible applies each and every claim or reoccurrence thereof made during the period of insurance for accident, illness, injury, disease or surgical procedure.

## Common Policy Exclusions – \*Varies by company

1. Any undisclosed condition of the horse or any condition excluded by the policy or by any endorsement of a policy to which the endorsement is attached.
2. Any elective surgery and/or procedures including but not limited to castration, caslicks, cosmetic procedures, chiropractic, massage, acupuncture treatment, aquatred, whirlpool, treadmill treatment, laser treatment and/or magnetic blanket treatment.
3. Any claim as a result of malicious or willful injury and/or poisoning and/or gross negligence whether or not caused by the insured.
4. Costs of transportation, veterinary travel, call charges.
5. Costs associated with general maintenance of a health animal or performance enhancements (including injections).
6. Any dental procedure.
7. Birth defects and/or congenital conditions such as (but not limited to) cryptorchidism, umbilical hernia, or corrective treatment such as

**contracted tendons whether evident or not at the effective date of coverage for the insured horse.**

- 8. Any post mortem and/or necropsy procedure.**
- 9. Any horse used for racing or intended for racing.**
- 10. Any farrier services.**

**The age limit for coverage is 30 days - 15 years (varies by company). In the event of cancellation, this premium is "fully earned" (non-refundable).**