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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.