



AMERICAN EQUINE INSURANCE GROUP

Mortality Coverages

Full Mortality coverage is provided for death as a result of injury, illness, humane destruction, and transportation anywhere in the continental U.S.A. or Canada and includes loss or death as a result of theft. Premium rate is based on the horse's use, breed and age.

The Full Mortality policy also includes:

- **Automatic Colic Surgery Coverage** of up to \$3,000 at no additional charge.
- **Value Endorsement**, which 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, the insured will be paid the amount stated in the policy.
- **Guaranteed Extension Coverage**, which provides that in the event of a condition occurring and reported during the policy period, mortality coverage will automatically continue *for up to 12 months* from the expiration date for that specific condition. *(Applies to horses ages 16 years and under.)*

The coverages below are optional and may be added to your mortality policy on an individual basis.

- **MAJOR MEDICAL AND SURGICAL** - Coverage is provided for the cost of medical and surgical procedures including diagnostics as a result of accident, illness or disease. Available for horses ages 6 months through 15 years.
 - **\$7,500 Annual Aggregate Limit** coverage offers a limit of up to \$7,500, not to exceed the horse's insured mortality limit, subject to a \$300 deductible per illness, injury or incident. Premium is \$250 per horse for ages 2–15 years, and \$300 per horse for ages 6 months - yearling. **Premiums are fully earned.**
 - **\$10,000 Annual Aggregate Limit** coverage offers a limit of \$10,000, subject to a \$300 deductible per illness, injury or incident. Premium is \$350 per horse for ages 2–15 years, and \$400 per horse for ages 6 months - yearling. **Premiums are fully earned.**
- **SURGICAL ONLY** - Coverage is for the cost of actual surgery and for up to a maximum of 100% of that cost for approved non-surgical medical fees incurred during the 30 days after the surgery. Annual Aggregate Limit: \$5,000, subject to a \$0 deductible per illness, injury, or incident. Available for horses ages 6 months through 17 years. Premium is \$150 per horse and is **fully earned**.
- **THIRD PARTY LIABILITY** - Coverage provides that in the event you are sued by a third party for bodily injury or property damage directly caused by your horse, the policy will defend and pay claims made against you for which you are legally liable during the policy period subject to a \$250 deductible. Premium is \$25 per horse for an annual aggregate limit of \$25,000 and is fully earned.
- **TERRITORIAL LIMITS INCLUDING TRANSIT** – Mortality coverage may be extended to include international transportation to and from other approved countries. Premium for Territorial Limits Including Transit coverage is rated at 0.5% one-way and 1.0% for annual coverage and is fully earned. Prior notification of transit must be given.
- **STALLION INFERTILITY FOR A, S, & D** - Premium is charged at a rate of 0.5% of the insured value and provides that in the event your proven stallion becomes permanently incapable of settling mares in foal as a result of accident, sickness, or disease, you will be paid up to 100% of the indemnity due under the mortality policy. Coverage is not available to stallions in their first breeding season.
- **EXTERNAL INJURY LOSS OF USE*** - This coverage provides that in the event your horse is permanently no longer able to perform its insured function as a result of a visible, external, accidental and violent means injury, you will be paid up to 50% of the amount of indemnity due under the mortality policy. Available for horses ages 1 through 17 years, for select uses only.
- **FULL LOSS OF USE INCLUDING ECONOMIC DESTRUCTION*** - This coverage provides that in the event your horse suffers an illness or injury, and as a result can no longer fulfill its insured function or use, or that the cost of surgical or medical support is not economically viable, you will be paid up to 50% of the amount of indemnity due under the mortality policy. Available for horses ages 2 through 12 years, for select uses only.

* **Loss of Use coverages require Major Medical and Surgical or Surgical Only coverage.**