

MAJOR MEDICAL PROGRAM

EFFECTIVE JUNE 1, 2023 IN ALL STATES EXCEPT CA



COVERAGE HIGHLIGHTS	BASIC MAJOR MEDICAL	MAJOR MEDICAL PLUS
Age Eligibility	31 days to 20 years	1 year to 16 years
Value Eligibility	\$15,000 minimum insured value and over Eventing and Barrels USE are only eligible for \$7,500 limit	\$25,000 minimum insured value and over
Earned/Pro Rata	Pro Rata (unless claim paid)	Pro Rata (unless claim paid)
Length of Coverage/Coverage Extension	Policy period to annual expiration (90 day extension for covered conditions that occurred and were reported during policy period, subject to renewing the coverage on the horse) <i>Not available on short term policy periods</i>	Policy period to annual expiration (90 day extension for covered conditions that occurred and were reported during policy period, subject to renewing the coverage on the horse) <i>Not available on short term policy periods</i>
Limits Available	\$7,500, \$10,000 or \$15,000	\$10,000 or \$15,000
Hospitalization	Not Limited	Not Limited
Diagnostics	\$2,500 Sublimit	50% of Major Medical Limit
Lameness Treatment	\$2,500 Sublimit	\$2,500 Sublimit
Shockwave, I-Wrap, Other	No restriction on number of treatments (subject to the \$2,500 Sublimit)	No restriction on number of treatments (subject to the \$2,500 Sublimit)
Bone Chip Surgery	Coverage Provided	Coverage Provided
Gastric Ulcers	\$2,500 Sublimit provided the gastric ulcer is confirmed by gastroscopy prior to treatment	\$2,500 Sublimit provided the gastric ulcer is confirmed by gastroscopy prior to treatment
Navicular, Arthritis, Degenerative Joint Disease	Coverage provided as long as onset occurs during the policy period	Coverage provided as long as onset occurs during the policy period
Dental Coverage	Accident, illness and/or injury	Accident, illness and/or injury
Claims Notification Period	90 days	90 days

MAJOR MEDICAL PREMIUMS						
Breed(s)	Limits	\$7,500	\$10,000	\$15,000	\$10K Plus	\$15K Plus
	DED	\$425	\$500	\$600	\$500	\$600
Warmblood/Other		\$550	\$650	\$800	\$750	\$1,000
Thoroughbred		\$600	\$700	\$850	\$800	\$1,050
Quarter Horse, Paint, Arabian, Appaloosa, Pony, Saddlebred, Friesian, Morgan, Rocky Mountain, Draft, MFT, NSH, Mule, TWH		\$500	\$600	\$750	\$700	\$950

Coverage Type	Medical Limit	Minimum Premium Per Horse
Equine Major Medical and Surgical	\$15,000	\$975
	\$10,000	\$900
	\$7,500	\$850
Equine Accident and Illness	\$5,000	\$575
Equine Surgical Coverage	\$5,000	\$375
Equine Colic	\$3,000	\$325

OPTIONS COVERAGES (MAY NOT BE STACKED WITH MAJOR MEDICAL COVERAGES)			
Coverage	Limit	DED	Factor
Accident and Illness Coverage	\$5,000	\$375	.75 of breed applicable \$7,500 Premium
Surgical Only	\$5,000	\$375	.50 of breed applicable \$7,500 Premium
Colic Surgery	\$3,000	\$375	.30 of breed applicable \$7,500 Premium

