

VETERINARY SERVICES - FM 75 09 12 03

Endorsement Benefits

- Medical and/or surgical costs are reimbursed for reasonable & customary fees.
- If there is a covered medical and/or surgical procedure, 50% of the diagnostic testing is reimbursed.
- Reimbursement for medical treatment and/or surgical procedures related to a covered medical condition extends for a maximum of 120 days from the date of the first treatment.
- Hospitalization or boarding charges related to a covered procedure is reimbursed for a maximum of 20 days.
- There are two limits: \$5,000 and \$7,500.

Eligibility requirements

- Horses with a minimum General Mortality limit of \$2,500 are eligible for either Veterinary Services limit.
- Horses that are free from lameness, illness, injury, disease or disability.
- Show (including cutting), pleasure or breeding uses - ages 90 days to 15 years.
- Horses (including foals, weanlings and yearlings) that are not used for or intended to be used for racing.
- Horses that are not used for: barrel racing, calf roping, team roping, team penning, pole-bending, reining and/or rodeo.

Important Details

- Surgeries must be performed at an accredited school of veterinary medicine or at a licensed veterinary clinic.
- If diagnostic testing fails to provide a diagnosis, then those charges are not reimbursed.
- Pre-existing and congenital defects are not covered.
- Shock wave therapy and elective or cosmetic procedures are not covered.
- Respiratory or breathing surgery is not covered unless it is a life saving procedure.
- Joint injections are only reimbursed when needed due to an external injury.
- Navicular disease, arthritis, or degenerative joint disease conditions are not covered.
- The deductible for each medical treatment and/or surgical procedure is:

Coverage Limit:	\$5,000	\$7,500	\$10,000
Deductible:	\$250.00	\$275.00	\$275.00

- The deductible applies to each separate claim during the policy period.
- There is a separate endorsement for the state of **Washington**. Under *Duration of Treatment*, the insured is allowed to report a claim immediately after the expiration date of the policy.
- There are separate endorsements for **Louisiana** and **Illinois**. The heading of section IV, "Conditions Precedent" has been amended to read "Conditions".

Premium Charge

Coverage Limit:	\$5,000	\$7,500	\$10,000
Annual Premium:	\$240.00	\$340.00	\$ 420.00

- However:
 - When horses are added to a policy (or this coverage is added) within the first 3 months of the effective date, the full annual premium is charged.
 - When horses are deleted (or this coverage is deleted) in the last 3 months of the policy period, the premium that was originally charged is fully earned.
 - At all other times, the premium is pro-rated.