

Equine Insurance

	Example Number	1	2	3	4	5	6	7	8
Minimum premium		\$475	****	\$200	\$250		\$425	\$300	\$550-\$750
Deductible		\$500	\$375	\$375	300	\$400	\$400	\$250	\$500
Rates	Hunter/Jumper	3.7	3.7	3.5	3.25	3.6	3.6	3.5-3.7	
	Dressage	3.00	3 or 6% if over 16		2.9 or 5.8 % if over 16	3		2.85-3.1	
	Eventing		3.9 and 4.3 preliminary and above	3.65	4.1	3.6			
	Pleasure		5.5% if over 15		5.69% if over 15	3.4			
Medical	5K	N/A		\$180-\$290 DEP. ON DED	200	NO	NO		N/A
	7.5K	N/A	425	N/A	340	355	\$425 BUT CAN'T EXCEED VALUE OF THE HORSE		N/A
	10K	\$475	525	\$304-\$415 DEP ON DED	450	480		275 FOR BASIC AND 375 FOR SPECIFIED M.M.	\$550 IF VALUED >15K OR \$700 IF VALUED AT 15K
	12.5K	N/A		N/A		545			N/A
	15K	\$675	725	\$400-\$500 DEP ON DED	675	625			\$650 IF VALUED >15K OR \$750 IF VALUED AT 15K
MINIMUM VALUE		\$15,000	MUST BE EQUAL OR GREATER THAN MM COVERAGE		NONE	10K	\$7,500	35,000	\$10,000
COLIC XS COVERAGE		\$3,500	3K OR 60% OF HORSES VALUE	\$2,500	3K IF 6K MM OR 2.5K IF 5K MM	3K AT NC OR BUMP TO 5K FOR \$40 WITH NO DEDUD			
GUARANTEED RENEWAL				YES					
Colic Tx and Sx		\$150							
Surgery Only		\$150							
Major medical coverage (\$)		Must be insured for \$15,000 or greater	Horse can be of any value	\$250 for \$5000 CAN'T EXCEED VALUE OF HORSE	HORSE CAN BE ANY VALUE	HORSE MUST BE 10K MM CANT XCEED VALUE OF HORSE	capped at value of horse. MIN \$7500	HORSES MUST BE VALUEAD AT \$35,000	85/15, 80/20,75/25 DEPENDING ON COVERAGE
Irapi/PRP		\$3000 EA	1200 SUBLIMIT APPLIES	yes/yes	Will cost u \$40 extra	3K PER LEG	\$1500 PER CLAIM(BEWARE THAT IF 2 LEGS ON SAME CLAIM)	Yes70%/Yes70% FOR SPEC M.M.	NO \$ LIMIT
SWT		1200 PER LEG	1200 SUBLIMIT APPLIES	\$1,200	50% ALSO NO LIMIT	1200/YR	100% UP TO MM LIMIT	1250 FOR SPECIFIED MM, OTHERWISE NO	NO \$ LIMIT
REGENERATIVE THERAPIES		\$3000/LEG	2KSUBLIMIT/4KAGGRE	yes	NONE FOR 5K-7K MM. 10% OF 10K FOR THE NON BASIC MM	SEE IRAP[\$1500 PER CLAIM(BEWARE THAT IF 2 LEGS ON SAME CLAIM)	Yes	NO \$ LIMIT
MRI/BONE SCAN/CT/MYELOGRAM		80/20	2K SUBLIMIT/4K AGGREG	70%	50%	70% AND 3K AGGREGATE	30% COPAY UNLESS YOU PAY AN ADDITIONAL \$150 OF MM	70%	85/15,80/20,75/25 DEPENDING ON COVERAGE
Tildren		80/20	2KSUBLIMIT/4K AGGRE	yes	NO	1200/HORSE	YES	?	85/15,80/20,75/25 DEPENDING ON COVERAGE
ULCERGUARD		\$2,500	NO SUBLIMIT OR COPAY			NO LIMIT	\$2000 MAX		\$2,000
Diagnostics		80/20	2K SUBLIMIT/4K AGGREGATE	70% and us	100% xray and us	75%	30% COPAY UNLES YOU PAY AN EXTRA \$150 FOR MM	70% IF U HAVE SPECIFIED MM, OTHERWISE \$500 CAP	85/15,80/20,75/25 DEPENDING ON COVERAGE
Treatment		80/20	100%	100%	100%	100%		75%	85/15,80/20,75/25 DEPENDING ON COVERAGE
Intraarticular injections		No	Yes (if recommended by DVM)	No		Will cover if it is an external injury to the joint			NO
Rehabilitation		NO		No		NO		MAYBE	NO
Treatment Period		POLICY TERM PLUS 120 DAYS	Until end of policy + 60 days	ENTIRE POLICY, unless at end of policy =90days	120 days from 1st tx	Until end of policy + 120 days or 365 days whichever comes 1st	Until end of policy + 90 days	Until end of policy 60 day	180 DAYS ONLY
How long for a mortality extension after a claim is made?		1 YEAR			30 days			Exclusion free until age 15	
Colic in Mortality Policy		YES	\$3,000	\$2,500		\$3,000	\$5000 or 50% of horses value		NO
Exclusions		Stops at 20		Exclude by	Excludes by treatment				
Old Age			at age 16 increase 2%	at age 16 increase	Stops at 18	Rate increase after 16		STOPS AT 20	
			at age 17 increase 3%	stops at 20					
			at age 18 increase 4%						
Permanent Exclusions				Resection, arthritis, navicular					
PRICE OF HORSE NEEDED FOR VET EXAM		100K		50K					