

# They may not be worth millions...



## BUT THEY'RE PRICELESS TO YOU

### EQUINE MEDICAL AND SURGICAL HIGHLIGHTS

- Coverage will be pro-rated for horses added or deleted during the policy term. This medical coverage is not fully earned.
- Horse's value must be equal to or greater than the coverage limit selected.
- Extension period increased to 90 days beyond policy expiration for coverage on conditions claimed during the policy period.
- Diagnostic tests up to \$2500 per claim/\$4K aggregate per policy year are allowed.
- Lameness treatment up to \$2500 per condition /\$4K aggregate per policy year is allowed.
- Blood work, nerve blocks, radiography, ultrasound, nuclear scintigraphy (bone scan), MRI, CT, myelogram, and thermography are allowed.
- Medications and hospitalization directly related or required for diagnostic tests are allowed.
- Treatment includes, but is not limited to, surgery, stem-cell therapy, IRAP, PRP, shockwave therapy, Tildren, and medications directly related to treatment.
- Coverage for reasonable and customary veterinary fees due to accident, illness, injury, disease, or lameness.
- No coverage for joint injections, Adequan, Legend, performance-enhancing treatments, chiropractic, acupuncture or farm call/trip charge fees.



***American Equine Insurance Group, America's foremost equine underwriting manager, serving brokers and their clients nationwide.***