

Coverage Summary for Major Medical

Major Medical coverage is a form of health insurance on your horse and is purchased as an addition (endorsement) to the Full Mortality policy. Coverage applies to medical or surgical treatment, including diagnostic procedures, performed by a licensed veterinarian as a result of accident, sickness or disease.

Note: Some insurance companies may limit the amount they will pay for certain procedures. Depending on the insurance company, this coverage is usually available with annual limits of \$5,000, \$7,500, \$10,000, or \$12,500. Again, depending on the insurance company a per claim deductible ranging from \$250 – \$325 will apply. Depending on the coverage limit that you select, or are eligible for, the annual premiums will range from \$200 – \$450 per horse. Horses between the ages of 30 days and 15-16 years, depending on the insurance company, are eligible for this coverage.

The following are some of the things not covered by Major Medical insurance:

- Any undisclosed or pre-existing condition of the horse including birth defects and/or congenital conditions.
- Any elective surgery such as castration or cosmetic surgery, chiropractic, massage, acupuncture, aquatred, whirlpool, treadmill, laser, or magnetic blanket treatment.
- Intentional injury or gross neglect of the horse.
- Veterinary farm call charges.
- Dental procedures.
- Post mortem examinations.
- Horses used for racing.
- Routine maintenance procedures such as worming, vaccinations and farrier service.