

EQUINE INSURANCE COVER OPTIONS

OPTIONS

Hollard Equipage offers a wide variety of equine insurance products and we have listed them in a [summary](#) below. If you have any questions regarding the different covers or would like any additional information, please do not hesitate to contact De Wet De Villiers Brokers.

The following covers are available to you:

Mortality Cover

Cover is for **DEATH ONLY** due to Accident, Illness, Disease, whilst in Transit and Theft by violent and forcible means. Sum insured is the purchase price of the horse, or the insured value being the fair reflection of the value of the horse.

Age Limits: 24 hours to a maximum of 20 years.

Veterinary Certificates are required for Insured Values greater than R100,000.00 at inception of the policy. If the horse is younger than 6 months or older than 15 years a Veterinary Certificate will be required at inception of the policy irrespective of insured value. We do not require Veterinary Certificates at renewal unless you make any changes that might require an updated vetting. Veterinary Certificates must not be older than 30 days and must be supplied within 7 days from inception of the policy otherwise the policy will be lapsed from its inception. We do reserve the right to request a Veterinary Certificate should we feel it necessary to reevaluate the risk, irrespective of the value of the horse.

Cover for foals can be incepted from 24 hours old. At inception this Veterinary Certificate must include results of the SNAP Foal IgG test.

Identification: A satisfactory ID Passport or microchip is required. Identification of the horse on the Veterinary Certificate will also suffice.

We need to be **advised** of any injury, illness, or operation of any description so we can keep Hollard Equipage and their Underwriters informed at all times. If your horse dies for any reason whatsoever, please ensure that you have an **autopsy report showing the cause of death** (with photos) done immediately with all the descriptive markings and identification by the vet. We need to be notified as soon as reasonably possible of any death claims.

Death from **Horse sickness** will be covered provided that proof of the horse being fully inoculated can be produced.

(Purchase slip, batch number and date of inoculation and by whom it was done). Horses must be vaccinated for Equine Influenza, Rabies, African Horse Sickness and Tetanus failing which any death from these causes will be rejected.

The horse must be in sound health and free from any illness at the start of the policy and any prior conditions disclosed to us for underwriting purposes.

You must own the horse or have an interest in the horse.

If the horse is stolen, we must be notified within 48 hours and the theft must be reported to the police immediately.

Important note on Colic: This policy does not cover;

-The death of a Horse where the registered veterinarian recommends surgery and you choose not to authorise the surgery for whatever reason, and the horse dies.

- Death directly or indirectly caused by, happening through or in consequence of colic **unless:**

- the Horse was attended by a registered veterinarian within 5 (five) hours of the Horse showing signs of being sick; and
- the insured Horse dies during or after the surgical operation;
- the registered veterinarian deems the colic too severe to operate and certifies that the Horse needs to be euthanised on compassionate grounds.

You must provide proper care for the horse including notifying the vet timeously when the horse is ill and allowing veterinary treatment.

+27 (0)14 592-1077

www.dewetdevilliersbrokers.co.za

This information is for promotional purposes only. The Policy document contains the full terms, conditions and exclusions of cover.

An authorised financial services provider (FSP number: 21850)

Hollard.
equipage

Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06),
a Licensed Non-Life Insurer and an authorized Financial Services Provider

EQUINE INSURANCE COVER OPTIONS

You must notify us within 30 days of any condition diagnosed or known to you that might give rise to a claim under the policy.

The policy will not respond if the horse had been injected with the wrong vaccine or for the inappropriate use of any vaccine, substance, or medication.

We will not cover any intentional slaughter or euthanasia unless we have agreed, or the horse is suffering an excessively painful or debilitating disease and the veterinarian has first certified that the suffering of the horse is incurable and/or so excessive that immediate destruction is imperative.

Euthanasia due to economic reasons is not covered.

Death of a horse is not covered if the horse was given any substance or medication not administered by a registered veterinarian.

If surgery is recommended by the veterinarian and you do not authorise surgery within the time prescribed and the horse dies you will not be covered.

Sasria Cover on Mortality Policies: Cover is for death due to violent protest action such as civil unrest, terrorism, riots, labour strikes, and lock-outs. The standard Mortality Policy excludes death due to Sasria incidents. In the prevailing environment it's important to consider this inexpensive additional premium.

Loss of Use Cover

This cover is an extension of the Mortality Policy and must be taken in conjunction with the Mortality Policy.

Age Limits: From 3 years to a maximum of 15 years.

Provided the horse sustains a **permanent proven disability** we will indemnify you up to but not exceeding 50% of the insured value.

A full pre-purchase **veterinary certificate** is required for Loss of Use Cover. Alternatively, the vet certificate must state that the horse was examined for Loss of Use Cover and is suitable for this cover.

This cover cannot be offered for Breeding, Endurance, Polo and Polo Crosse. The horse must be competing in ridden classes to qualify for this cover.

Following the Veterinarians opinion that the horse may possibly recover we will re-evaluate the claim 12 months from the date of the opinion.

Exclusions:

- Loss as a result of blemishing
- Loss due to an Insured Horse's inability to breed

Foetus Cover

Also an extension of the mare's Mortality Cover this cover provides cover for the loss of the foetus. The Cover takes effect from the date that the mare tests pregnant 42 days after last service or insemination, through until the foal is born and reaches 30 days of age. The mare must be insured under Mortality Cover in order to incept the foetus cover.

We will require a report from the vet confirming the mare is positively in foal 42 days after conception and scans confirming there is a singleton foetus.

Cover includes:

- Stillbirth/defect
- Permanent disability of the foal as a result of sickness, accident or lameness
- Rejection of the Foetus
- Mare dies and as a result the unborn foal dies

+27 (0)14 592-1077

www.dewetdevilliersbrokers.co.za

This information is for promotional purposes only. The Policy document contains the full terms, conditions and exclusions of cover.

An authorised financial services provider (FSP number: 21850)

Hollard.
equipage

Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06),
a Licensed Non-Life Insurer and an authorized Financial Services Provider

EQUINE INSURANCE COVER OPTIONS

The policy does not cover twin or multiple pregnancies.

Upon a claim, a veterinary report must be supplied certifying the visual inspection of the recently aborted foetus, delivery of the dead foal or the existence of an unborn foal during an autopsy of the mare.

Critical Care Cover

This cover is an extension of the Mortality Policy and must be taken in conjunction with the Mortality Policy.

Cover is per unrelated EVENT.

Cover is for critical lifesaving in-hospital procedure(s) and treatments where the horse requires immediate attention upon arrival at the hospital. Cover is for general anaesthetic procedures as well as other procedures to save the life of the horse for up to 15 days whilst the horse is in hospital. This cover is for serious acute events where the horse is at risk of death.

Age Limits: From 24 hours old to a maximum of 20 years.

Critical Care Cover for foals can be applied for from 24 hours old. At inception this Veterinary Certificate must include results of the SNAP Foal IgG test.

The horse must be in sound health and free from any illness at the start of the policy and any prior conditions disclosed to us for underwriting purposes.

You must provide proper care for the horse including notifying the vet timeously when the horse is ill and allowing veterinary treatment.

The policy will not respond if the horse had been injected with the wrong vaccine or for the inappropriate use of any vaccine, substance, or medication.

This policy does not cover:

- Cosmetic procedures
- Bone chip removal
- Non-emergency wind operations
- Non-life threatening lameness
- Performance enhancing procedures
- Conditions existing, diagnosed or treated prior to the commencement of coverage
- Any elective or voluntary procedures
- Gelding
- Any procedure not performed by a registered veterinarian in a surgical clinic
- Any examination or medical treatment or medication not in conjunction with the critical lifesaving procedure being claimed for
- Procedures out of hospital unless in the event of emergency to save the horse's life

Personal Accident Cover

This cover must be taken in conjunction with a Mortality Cover.

Premium: R60.52 per annum per person.

Age Limits: From 16 years to a maximum of 70 years.

We will pay compensation if you sustain bodily injury by violent external and visible means as a direct result of a horse riding or horse handling accident only and as a result of such injury you die or become permanently disabled. Our maximum indemnity will be limited to R10, 000.00 per insured person.

EQUINE INSURANCE COVER OPTIONS

Public Liability Cover

Cover is for damages which you shall be legally liable to pay, happening or occurring away from the premises where the horse is kept, consequent upon injury or damage which is directly caused by your ownership of the Insured horse.

Cover is available as a stand-alone policy.

Premium: R353.07 per annum per horse. R1,000,000.00 cover per insured horse

Premium: R500.00 per annum per horse. R2,000,000.00 cover per insured horse

Premium: R700.00 per annum per horse. R5,000,000.00 cover per insured horse

Covering any one occurrence or series of occurrences, arising out of any one event. You will be liable for an excess of R1,000.00 per insured horse per occurrence that gives rise to a claim.

This policy does not cover:

- death or bodily injury to you or a member of your family or any employee arising out of their employment duties;
- loss or destruction of / or damage to property belonging to or in the possession of or in the care, custody or control of you or any member of your family or any person in your service.

Veterinary Insurance Policy – VIP Equine

This insurance product is designed to cover the unexpected veterinary fees that horses may incur as the result of illnesses or accidents.

Cover is available as a stand-alone policy.

Veterinary Certificates are required at inception of this cover.

Age Limits: Cover can incept from the age of 2 months with no cut off on age provided the horse goes on cover before the age of 19 years.

Premium: R720.00 per month per horse

Annual overall limit: R120,000.00.

Sub-limit on Lameness: R10,000.00 per annum

Sub-limit on Dentistry: R15,000.00 per annum

Excess: 15% with a minimum of R750.00 per claim. This excess is capped at R5,000.00.

In the absence of proof of previous continuous equivalent insurance for a period of more than 1 year, there will be a waiting period of 3 months for any treatments as a result of illness or disease and a 6 month waiting period for dentistry. If any illness, lameness or disease manifests during the waiting period then it will be considered a pre-existing condition and possibly excluded from cover.

Accidental injury claims will be covered from inception of the policy.

If the horse has had any ailments in the past these ailments may be excluded, or a waiting period placed at inception of the policy.

This policy has an annual review date of 1 June. This means your policy will renew on the 1st of June every year.

Exclusions:

- Treatments for incurable or chronic conditions.
- Preventative, alternative or maintenance treatments.
- Treatment and medication for gastric or intestinal ulcers except initial consultation and diagnosis.
- Treatment related to vices and behavioural problems.
- Travel costs.
- Pre-existing conditions.

+27 (0)14 592-1077

www.dewetdevilliersbrokers.co.za

This information is for promotional purposes only. The Policy document contains the full terms, conditions and exclusions of cover.

An authorised financial services provider (FSP number: 21850)

Hollard.
equipage

Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06),
a Licensed Non-Life Insurer and an authorized Financial Services Provider

EQUINE INSURANCE COVER OPTIONS

- Castration, cryptorchidism, artificial insemination.
- Treatment and medication of kissing spine except initial consultation and diagnosis.
- Bone chips.
- Post-mortem examinations, cremations, or burial costs.
- Dental cavities, carries, enamel hypoplasia and diastemata.
- Joint injections, joint medication and related diagnostics unless in treatment of an accidental injury e.g. joint infections or to block a joint during a lameness evaluation.

Please refer to the policy wording for full details of exclusions, conditions, and terms.

Saddle and Tack Cover

This cover protects against theft or damage (not wear and tear) of your equestrian equipment.

Excess: Saddles R750.00. Other Tack R250.00 for partial loss and R750.00 for total loss.

Theft is covered provided there is forcible and violent entry.

We will not cover for:

- Wear and Tear
- Insect damage, climatic conditions, or light damage
- Electrical or mechanical breakdown not accompanied by any other insured damage

Horsebox Cover

This cover will cover for loss of or damage to your horsebox, including its accessories and spare parts while therein.

Excess: 5% of the claim with a minimum of R750.00. Theft of wheels and tyres is 20% of claim with a minimum of R150.00 per wheel.

We will not cover for:

- wear and tear
- damage to tyres by application of brakes, road punctures, cuts or bursts
- damage to springs/shock absorbers due to the inequalities of the road or other surface
- damage due to un-roadworthiness
- scratching, biting, chewing, tearing, or soiling