



VIP EQUINE INSURANCE

VIP Equine - Veterinary Insurance Policy summary (June 2021)

Benefits	
Unexpected accident and illness including but not limited to medication, diagnostics, pathology, euthanasia, ophthalmology, birthing emergencies to save the life of the mare, medical colic, surgical colic, septic arthritis, biliary, virus treatment, lacerations, dermatological treatment and physiotherapy if prescribed by a registered veterinarian.	Annual Limit R120,000
Lameness Diagnostics, detection and treatment.	R10,000 (within the annual limit)
Dentistry In cases of persistent sinusitis and tooth root infection.	R15,000 (within the annual limit)
Exclusions	
Treatments for incurable or chronic conditions.	Pre-existing conditions.
Preventative, alternative and maintenance treatments.	Castration, cryptorchidism, artificial insemination.
Treatment and medication for gastric or intestinal ulcers except initial consultation and diagnosis.	Treatment and medication for kissing spine except initial consultation and diagnosis.
Travel costs.	Bone chips unless traumatic in nature.
Treatment related to vices and behavioural problems.	Post-mortem examinations, cremation or burial costs.
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.	Dental cavities, carries, enamel hypoplasia and diastemata (space or a gap between teeth).
Conditions	
Excess: 15% with a minimum of R750 and a maximum of R5,000.	
Cover is lifelong provided the policy incepts before the horse is 19 years of age.	
Waiting Period	
3 Month waiting period for illness and lameness. 6 Month waiting period for dental procedures. Immediate cover for accidents.	

Critical Care Cover can be purchased at an additional premium. This is a separate policy and must be taken in conjunction with Mortality Cover. Cover is for critical lifesaving in-hospital procedure(s) and treatments where the horse requires immediate attention upon arrival at the hospital. If your horse is covered by VIP Equine and Critical Care Cover (under Hollard's Equipage Sport Horse Insurance), claims will first be paid under the Critical Care policy. If the cost for the treatment is more than the Critical Care limit, the balance will be paid from under the VIP Equine policy (up to the limit and after deducting your excess).

+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



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The difference between Critical Care Cover and VIP:

Critical Care Cover	Veterinary Insurance Policy (VIP)
<p>Sum Insureds available between R20,000 and R80,000.</p> <p>Cover is per event.</p> <p>Cover is for life saving in hospital procedures only.</p> <p>Must be taken with Mortality Cover.</p> <p>Limited to 15 days in hospital.</p> <p>No excess.</p>	<p>Overall Sum Insured of R120,000.</p> <p>Cover is per annum.</p> <p>Cover is for unexpected accident and illness at home or in the hospital.</p> <p>Can be taken as a standalone policy.</p> <p>No limit on treatment days but limited to two unrelated surgical events per annum.</p> <p>Excess applies.</p>

Please refer to the VIP Equine Policy and Sport Horse Policy wordings for full terms and conditions.

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