

VIP Equine

Veterinary Insurance Policy

Benefit schedule (1 June 2026 – 31 May 2027)

Overall Maximum Limit options – per period of insurance	R50 000	R200 000
Hospitalisation, Emergencies, Lifesaving treatment and surgeries including critical care	*unlimited	*unlimited
Emergencies and Non-emergencies	*unlimited	*unlimited
Birthing emergencies	*unlimited	*unlimited
Medication – dispensed or in hospital	*unlimited	*unlimited
Diagnostics – excluding lameness	*unlimited	*unlimited
Lameness – including diagnostics	*R4 000	*R15 000
Pathology	*unlimited	*unlimited
Dentistry – in cases of persistent sinusitis and tooth root infection	*R8 000	*R20 000
Ophthalmology	*unlimited	*unlimited
Physiotherapy – if prescribed by the vet and subject to preauthorisation	*unlimited	*unlimited
Cremation	*R2 000	*R12 000
	***within the overall maximum limit**	

Exclusions

Treatments and diagnostics for incurable or chronic conditions	Treatment related to vices and behavioural problems
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	Pre-existing bone chips (proof required)/bone chips unless accidental
Pre-existing conditions	Post-mortem examinations or burial costs
Joint injections, medication and treatment as well as related diagnostics	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, unless you choose to add the excess waiver at an additional premium

Surgical procedures are limited to two unrelated conditions per policy period

Cover is lifelong provided the policy incepts before the horse is 19 years of age

No limit on the number of days for hospital admissions

Waiting Periods

- Immediate cover for accidents
- Three-month waiting period for illness and lameness
- Six-month waiting period for dental procedures
- One year waiting period applies to claims caused by or related to growths, lumps, cancerous tumours, benign nodules, sarcoids and melanomas

Conditions manifesting during the waiting periods will be considered as pre-existing conditions and will not be covered.

Please refer to the VIP Equine policy wording for full terms and conditions.

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