



Equine Insurance

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equipage





Equipment is underwritten by The Hollard Insurance Company Limited. Since 1996, we've provided true innovative service to a variety of clients and equine disciplines. As South Africa's largest privately-owned insurance group, the Hollard Insurance Group includes The Hollard Insurance Company and Hollard Life Assurance Company. We believe in creating a service that is remembered and recommended.

A horse is an interesting investment to insure as it is both a living animal and possession. It is common to start with a basic Mortality policy, and then customise your insurance package to suit you and your horse's particular needs.

We provide horse insurance cover for stud, competitive and pleasure riding. We also offer insurance for horses in quarantine overseas, awaiting import into South Africa.

We know your horse is so much more than an investment. The extra-ordinary upside of investing in a horse is that the asset is a living, breathing thing of beauty. The reality is that these living, breathing assets can get sick, or hurt, or need surgery and, in the worst case scenario, they can die. The costs of owning and taking care of a horse can be onerous and it makes financial sense to ensure the unforeseen and unplanned expenses are covered.



Mortality Cover

Mortality Cover protects against financial loss due to the untimely death of a horse as a result of an accident, illness, disease or theft - including death while in transit or eventualities in which a registered veterinarian may have to euthanise the horse on humane grounds.

Veterinary Certificates are required for Insured Values greater than R100,000 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 may require an updated vetting.

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.

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.

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

Taken in conjunction with Mortality Cover this extension provides cover in the event that a horse sustains a permanent proven disability and becomes totally and permanently incapable of fulfilling its purpose, but its condition does not necessitate destruction for humane reasons.

A full prepurchase veterinary certificate is required for Loss of Use 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.

Exclusions:

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



Critical Care Cover

Taken in conjunction with Mortality Cover for the minimum sum insured of R20,000 this cover protects against veterinary costs associated with in-hospital procedures in the event that a horse requires intensive and immediate life-saving treatment in-hospital. This cover is for serious acute events where the horse is at risk of death.

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.

We can offer any sum insured between R20,000 and R200,000 per event. We recommend taking the highest sum insured if you are not combining the Critical Care with the VIP Equine policy.

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.



Horsebox Cover

Horsebox Cover provides cover for theft/loss of or damage to the horsebox including damage to third parties caused by the horsebox.

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



Foetus Cover

Also an extension of the mare's Mortality Cover this cover provides cover for loss of the foetus. Cover takes effect from the date that the mare tests pregnant, 42 days after last service, 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.

A veterinary report is required confirming the mare is positively in foal 42 days after conception and scans confirming 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.

The policy does not cover twin or multiple pregnancies.



Personal Accident Cover

Provides compensation for bodily injury sustained as a direct result of a horse riding or horse handling accident that results in death or permanent disability.

This cover must be taken in conjunction with any other cover.



Public Liability Cover

This cover will assist in covering damages caused by a horse, which the owner becomes legally liable to pay, happening or occurring away from the premises where the horse is kept.

Public Liability Cover is available as a stand-alone policy.



Tack Cover

Purchasing Tack can be an expensive additional outlay with owning a horse.

This cover protects against theft due to forcible and violent entry or damage to equestrian equipment including helmets.

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.



VIP Equine (Veterinary Insurance Policy)

This product offers cover for R150,000 per period of insurance with only two sublimits: R15,000 for lameness and R20,000 for dentistry. VIP Equine covers veterinary expenses that the horse may incur as a result of illness or injury either at home or in hospital.

Cover is available as a stand-alone policy. Veterinary Certificates are required at inception of this cover.

Cover can be applied for from the age of 2 months and will not cut off when the horse gets older provided the horse incepts before the age of 19 years.

Excess: 15% with a minimum of R750 and a maximum of R5,000, unless you choose to add the Excess Waiver to your policy and pay an extra premium for it.

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 lameness, 6 months waiting period for dentistry and a 1 year waiting period for claims caused by growths, lumps, cancerous tumours, benign nodules, sarcoids and melanomas. If any of these conditions manifest during the waiting period they will be considered a pre-existing condition and 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.

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

Benefit schedule (1 June 2025 - 31 May 2026)

Maximum limit R150,000 per period of insurance

Hospitalisation, emergencies, lifesaving treatment and surgeries	No limit other than your maximum limit of R150,000
Emergencies and Non-emergencies	No limit other than your maximum limit of R150,000
Birthing emergencies	No limit other than your maximum limit of R150,000
Medication – dispensed or in hospital	No limit other than your maximum limit of R150,000
Diagnostics – excluding lameness	No limit other than your maximum limit of R150,000
Lameness – including diagnostics	R15 000 limit within your maximum limit of R150,000
Pathology	No limit other than your maximum limit of R150,000
Dentistry – in cases of persistent sinusitis and tooth root infection	R20 000 limit within your maximum limit of R150,000
Ophthalmology	No limit other than your maximum limit of R150,000
Physiotherapy – if prescribed by the vet and subject to preauthorisation	No limit other than your maximum limit of R150,000
Cremation	R12 000 limit within your maximum limit of R150,000

Exclusions

Treatments and diagnostics 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	Pre-existing bone chips (proof required) / Bone chips unless accidental
Treatment related to vices and behavioural problems	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

Payments can be made direct to Veterinarians.

No limit on the number of days for hospital admissions.

Surgical procedures are limited to two unrelated conditions per policy period.

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