



# Insurance that makes horse sense



## 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 euthanase on humane grounds.



## Loss of Use Cover

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



## Foetus Cover

Also an extension of the 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.



## 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, life-saving treatment in-hospital. Cover is for general anaesthetic procedures as well as other procedures to save the life of the horse. This cover is for serious acute events where the horse is at risk of death.



## 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.



## 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.



## VIP Equine

*(Veterinary Insurance Policy)*

This policy offers a maximum limit per period of insurance of R150,000 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 that is treated by a registered veterinarian either at home or in hospital. The cost of cremation is also covered up to R12,000.



## Tack Cover

Purchasing tack can be an expensive additional outlay with owning a horse. This cover protects against theft or damage (not wear and tear) to equestrian equipment.



## Horsebox Cover

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

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