

Equine Insurance

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Equipage is underwritten by The Hollard Insurance Company Limited. Since 1996, we've provided a truly 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 six months or older than 15 years a veterinary certificate will be required at inception of the policy, irrespective of the insured value. We do not require veterinary certificates at renewal unless you make any changes that may require an updated vetting.

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

We will not cover any intentional slaughter or euthanasia unless we have agreed to it, or the horse is suffering from 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 prescribed time, 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.

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Loss of Use cover

Taken in conjunction with Mortality cover, this extension provides protection or insurance 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 pre-purchase veterinary certificate is required for Loss of Use cover.

This cover cannot be offered for breeding, endurance, polo and polocrosse. 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. 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 measures to save the life of the horse, for up to 15 days, while the horse is in hospital.

Choose a sum insured between R20 000 and R100 000 or 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 when they are 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.

Personal Accident cover

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

Personal Accident cover cont.

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

Foetus cover

Also an extension of the mare's Mortality cover, this provides for loss of the foetus. It 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 also 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
- Death of the mare and as a result the unborn foal dies.

The policy does not cover twin or multiple pregnancies.

Liability cover

This policy provides protection if you become legally liable to pay compensation for injury to a third party or damage to their property, where such injury or damage is directly caused by the insured horse.

You can select from three indemnity limits:
R1 000 000
R2 000 000
R5 000 000

Liability Cover is also 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

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VIP Equine (Veterinary Insurance Policy)

VIP Equine provides cover for veterinary expenses incurred as a result of illness or injury, whether treatment is received at home or in hospital. This product offers a choice of two overall maximum limits: R50 000 or R200 000 per period of insurance. Only lameness and dentistry are subject to specific sub-limits. All other covered claims are payable up to the overall maximum policy limit selected. A cremation benefit is also included.

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 two 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 at an additional premium.

In the absence of proof of previous continuous equivalent insurance for a period of more than one year, there will be a waiting period of three-months for any treatments as a result of illness or lameness, six-months waiting period for dentistry and a one-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 2026 - 31 May 2027)		
Overall Maximum Limit options	**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
Payments can be made directly to veterinarians
Surgical procedures are limited to two unrelated conditions per policy period
No limit on the number of days for hospital admissions

To be part of the Hollard Equipage family, contact your broker!

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Further information on benefits, exclusions and limitations can be found at Hollard.co.za

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