

Exceptional cover for *Exceptional Horses*

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 provides 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)
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 maximum policy limit selected. A cremation benefit is also included.

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 for theft/loss of or damage to the horsebox, including damage to third parties caused by the horsebox.

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

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