



Platinum Financial Services

Sherry Hamilton (480) 710 - 1085

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www.platinumfinancialservice.com

Platinum Financial Services Coverage Summary for

CORE Specialty

All Risk Mortality/ Theft Policy-

The Livestock Mortality/ Theft policy is a Life Insurance policy for your horse(s) with the insured as the beneficiary. It is an "All-Risk" policy which will cover death, theft and humane destruction, subject to certain exclusions which are stated in the policy.

We will pay the actual value of the animal at the time of the accident or illness causing its death, not exceeding the value specified in the schedule. If your horse is sick or injured before the policy expires and you have reported this to the Company, we will extend your mortality coverage for an additional 12 months for the reported condition/injury with the Guaranteed Renewal endorsement. If you do not renew the policy, your horse will have a 120-day extension of benefits provided the condition was reported prior to the policy's expiration. Note, the Guaranteed Renewal endorsement is not available for horses 15 years or older.

Vet Exams will be required if insuring foals between 24 hours and 30 days old, horses 1-14 valued over \$100,000, or horses 15 and older valued over \$50,000. Vet Exams may be required in other cases at the Underwriting Company's request.

We will issue a Livestock Mortality/ Theft policy provided the insured's horse(s) is in sound health at the inception of the policy. We also assume you will provide proper care and attention for the horse and that you will employ a licensed veterinarian at your expense if the horse suffers any illness, disease, lameness, injury, accident or physical disability. In addition, if your horse dies, you are required to arrange and pay for a necropsy.

Free Colic Surgery Endorsement - This Free Colic Surgery Endorsement provides free colic surgery coverage to every qualifying horse insured. To qualify for this free coverage, the horse must meet the criteria outlined in the endorsement. Limits of insurance are as follows:

- Horses Valued < \$25,000: \$3,500 free colic surgery benefit
- Horses Valued ≥ \$25,000: \$5,000 free colic surgery benefit

Medical Endorsements:

COLIC ENDORSEMENT-- This endorsement covers Colic Treatment and Surgery for horses 30 days old through the age of 20 years.

- **Premium:** \$250 per horse
- **Limit of Insurance:** \$12,500
- **Deductible:** \$500 deductible per claim



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SURGICAL ENDORSEMENT-- Should your horse require surgery this endorsement will cover the surgical procedure, including after-care while your horse is hospitalized at the surgical facility not more than 15 days from the date of the first surgical treatment. We will pay reasonable and customary charges for surgical treatment, including anesthesia, necessitated by accident, illness or injury that occurring during the policy period.

- **Premium:** \$250 per horse
- **Limit of Insurance:** \$12,500
- **Deductible:** \$500 deductible per claim
- Castration, elective procedures & congenital defects are excluded.

\$7,500 Major Medical-- This insurance reimburses for veterinarian's fees for surgery, major illnesses, disease or lameness occurring during a covered policy period. We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse.

- **Minimum Mortality Value Required:** \$15,000
- **Premium:** \$425 per horse
- **Limit of Insurance:** \$7,500
- **Deductible:** \$1,000 deductible per claim
- **No Co-pay**
- **Diagnostics:** \$2,500 limit per claim; Freedom to choose how you spend your diagnostics budget on X-Rays, MRI, Bone Scan, Ultrasound.
- **Lameness:** \$2,500 limit per claim; Freedom to choose how you spend your lameness budget. This includes IRAP, PRP, Stem Cell, Laser/Shockwave Therapy, Bisphosphonate, Chiropractic & Acupuncture.
- **Ulcers:** \$2,500 limit per claim; No scope is required, as long as attending Vet suspects ulcers

\$10,000 MAJOR MEDICAL ENDORSEMENT-- This insurance reimburses for veterinarian's fees for surgery, major illnesses, disease or lameness occurring during a covered policy period. We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse.

- **Minimum Mortality Value Required:** \$15,000
- **Premium:** \$525 per horse
- **Limit of Insurance:** \$10,000
- **Deductible:** \$1,000 deductible per claim
- **No Co-pay**
- **Diagnostics:** \$3,500 limit per claim; Freedom to choose how you spend your diagnostics budget on X-Rays, MRI, Bone Scan, Ultrasound.
- **Lameness:** \$3,500 limit per claim; Freedom to choose how you spend your lameness budget. This includes IRAP, PRP, Stem Cell, Laser/Shockwave Therapy, Bisphosphonate, Chiropractic & Acupuncture.
- **Ulcers:** \$2,500 limit per claim; No scope is required if attending Vet suspects ulcers



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\$15,000 MAJOR MEDICAL ENDORSMENT-- This insurance reimburses for veterinarian's fees for surgery, major illnesses, disease or lameness occurring during a covered policy period. We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse.

- **Minimum Mortality Value Required:** \$25,000
- **Premium:** \$725 per horse
- **Limit of Insurance:** \$15,000
- **Deductible:** \$1,000 deductible per claim
- **No Co-pay**
- **Diagnostics:** \$5,000 limit per claim; Freedom to choose how you spend your diagnostics budget on X-Rays, MRI, Bone Scan, Ultrasound.
- **Lameness:** \$5,000 limit per claim; Freedom to choose how you spend your lameness budget. This includes IRAP, PRP, Stem Cell, Laser/Shockwave Therapy, Bisphosphonate, Chiropractic & Acupuncture.
- **Ulcers:** \$2,500 limit per claim; No scope is required if attending Vet suspects ulcers

** If eligible all medical endorsements are stackable. For example, \$17,500 of Major Medical coverage is obtainable at a premium of \$950 annually.

EXPENSES NOT COVERED UNDER THE COVERAGES LISTED ABOVE:

- Maintenance (Corrective Shoeing, Swimming/hydro therapy or Injections)
- Pre-existing or congenital conditions
- Elective or voluntary surgery
- Necropsy expense
- Any hospitalization or boarding charge from a facility that is neither an accredited school of veterinary medicine nor a licensed veterinary clinic.