



Platinum Financial Services

Sherry Hamilton (480) 710 - 1085
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www.platinumfinancialservice.com

Great American Insurance Coverage Summary

All Risk Mortality/ Theft Policy-

The Livestock Mortality/ Theft policy is a Life Insurance policy for your horse(s) or cattle, 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 \$3,500 of free colic surgery coverage to every qualifying horse insured with Great American. In order to qualify for this free coverage, the horse must meet the criteria outlined in the endorsement.



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Medical Endorsements-

COLIC ENDORSEMENT

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

- **Premium:** \$150 per horse
- **Limit of Insurance:** \$10,000
- **Deductible:** \$250 deductible per claim
- **Co-Payment:** 20% on all treatment

SURGICAL ENDORSEMENT (under general anesthesia only)

Should your horse require surgery performed under general anesthesia, this endorsement will cover the Surgical Procedures. We will pay reasonable and customary charges for surgical treatment, including anesthesia, necessitated by accident, illness or injury. *Castration and elective procedures are excluded.*

- **Premium:** \$150 per horse
- **Limit of Insurance:** \$10,000
- **Deductible:** \$250 deductible per claim
- **Co-Payment:** 20% on all treatment

\$7,500 MEDICAL ASSISTANCE ENDORSEMENT

This insurance reimburses for veterinarian's fees for surgery, major illnesses, disease or lameness (*lameness procedures* are only covered for **6 months** from the **onset** of the condition or until coverage expires, whichever comes first). We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse.

- **Minimum Mortality Value Required:** \$20,000
- **Premium:** \$375 per horse
- **Limit of Insurance:** \$7,500
- **Deductible:** \$500 deductible per claim
- **Co-Payment:** 20% on all treatment
- **Regenerative Therapeutics:** \$1,500 limit per claim. Regenerative therapeutics includes IRAP, PRP & Stem Cell.
- **Bisphosphonate Treatment:** \$750 limit per claim
- **Laser or Shockwave Treatment:** \$750 limit per claim.
- **Ulcers Treatment:** \$1,500 limit per claim; Scope by Vet is required.



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Medical Endorsements Continued-

\$10,000 MAJOR MEDICAL ENDORSEMENT

This insurance reimburses for veterinarian's fees for surgery, major illnesses, disease or lameness (*lameness procedures* are only covered for **6 months** from the *onset* of the condition or until coverage expires, whichever comes first). We will pay reasonable and customary charges necessitated by accident, injury or illness for your insured horse. This coverage will help control veterinarian expenses for unforeseen events dealing with the health of your animal.

- **Minimum Mortality Value Required:** \$20,000
- **Premium:** \$575 per horse
- **Limit of Insurance:** \$10,000
- **Deductible:** \$500 deductible per claim
- **Co-Payment:** 20% on all treatment
- **Regenerative Therapeutics:** \$3,000 limit per claim. Regenerative therapeutics includes IRAP, PRP & Stem Cell.
- **Bisphosphonate Treatment:** \$1,200 limit per claim
- **Laser or Shockwave Treatment:** \$1,200 limit per claim.
- **Ulcers Treatment:** \$2,500 limit per claim; Scope by Vet is required.

\$15,000 MAJOR MEDICAL ENDORSMENT

Coverage is the same as the \$10,000 Major Medical except a higher limit of insurance in the amount of \$15,000.

- **Minimum Mortality Value Required:** \$20,000
- **Premium:** \$775 per horse
- **Limit of Insurance:** \$15,000

***Medical Assistance & Major Medical** is **not** available on horses used for *rac*ing or *eventing*.

*** EXPENSES NOT COVERED**

- Maintenance (Corrective Shoeing, Chiropractic Work, Swimming 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.

****** If eligible all medical endorsements are stackable. For example, \$25,000 of Major Medical coverage is obtainable at a premium of \$1,350.00