



## **Mortality Coverages**

AEIG's full mortality policy provides coverage for death as a result of an injury, illness, or humane destruction, and includes loss or death as a result of theft. Coverage territory includes the continental U.S.A. and Canada.

AEIG's Full Mortality policies also include:

- **Colic Surgery Coverage** of up to \$3,000, including aftercare.
- **Value Endorsement** – if the value of the horse at any time during the policy period was equal to the limit of liability, the insured will be paid that amount.
- **Guaranteed Extension Coverage** – in the event of a condition occurring and reported during the policy period, mortality coverage for that condition will automatically continue *for up to 12 months* from the expiration date.

*The coverages below are optional and may be added to a mortality policy.*

**Major Medical and Surgical** – Coverage is provided for the cost of medical and surgical procedures including diagnostics as a result of an accident, injury, illness or disease. Available for horses ages 6 months - 15 years.

**\$7,500 Annual Aggregate Limit** – offers a limit of up to \$7,500, not to exceed the horse's insured mortality limit, subject to a \$300 deductible per accident, injury, illness or disease. Premium is \$275 per horse for ages 2-15 years, and \$325 per horse for ages 6 months - yearling. **Premiums are fully earned.**

**\$10,000 Annual Aggregate Limit** – offers a limit of \$10,000, subject to a \$300 deductible per accident, injury, illness or disease. Premium is \$400 per horse for ages 2-15 years, and \$450 per horse for ages 6 months - yearling. **Premiums are fully earned.**

**Surgical Only** – Coverage is provided for the cost of actual surgery, and for aftercare medical fees for up to 30 days equal to the cost of the surgery. Annual Aggregate Limit: \$5,000, subject to a \$0 deductible. Available for horses ages 6 months - 17 years. Premium is \$150 per horse and is **fully earned.**

**Colic Medical and Surgical** – Coverage provides an annual limit of the lesser of \$3,000 or sixty percent (60%) of the mortality limit of liability, for cost of medical and surgical colics including aftercare, subject to a \$300 deductible. Available for horses ages 6 months - 15 years. Premium is \$100 per horse and is **fully earned.**

**Third Party Liability** – Coverage is provided in the event the insured horse causes bodily injury or property damage to a third party during the policy period. The policy will defend and pay claims made against the insured for which the insured is legally liable. Premium is \$25 per horse for an annual aggregate limit of \$25,000, and is fully earned.

**Territorial Limits Including Transit** – Coverage extends all mortality coverages (*except Third Party Liability*) while transporting to, from, and while staying in approved countries. Premium for Territorial Limits Including Transit coverage is rated at 0.5% one-way, 1.0% for annual coverage, and is fully earned. Prior notification of travel must be given.

**Stallion Infertility for A, S, & D** – Coverage is provided in the event a proven stallion becomes permanently incapable of settling mares in foal as a result of an accident, sickness, or disease. Pays up to 100% of the limit of liability. Premium is charged at a rate of 0.5% of the insured value. Coverage is not available to stallions prior to their first breeding season or for inactive stallions.

**External Injury Loss of Use\*** – Coverage is provided in the event the insured horse becomes totally and permanently unfit for its insured use as a result of a visible, external, accidental and violent means injury. Pays up to 50% of the limit of liability. Available for horses ages 2-17 years, for select uses only.

**Full Loss of Use\*** – Coverage is provided in the event the insured horse suffers an illness or injury, and as a result becomes totally and permanently unfit for its insured use. Pays up to 50% of the limit of liability. Available for horses ages 2-12 years, for select uses only.

\* **Loss of Use coverages require Major Medical and Surgical coverage.**

**Horses ages 16-17 years old requesting External Injury Loss of Use must select Surgical Only coverage.**