



AEIG's Full Mortality Policy Highlights

- ✓ Free Emergency Colic Surgery coverage included on all full mortality policies. This coverage is primary to any medical/surgical coverage. Annual limit of \$3,000 or 60% of the horse's insured value, whichever is less. Coverage void for horses with a history of colic within 12 months of coverage effective date.
- ✓ Free 12-month extension on all full mortality policies. This coverage provides an additional 12 months of mortality coverage for any health condition claimed within the policy year, whether or not the policy is renewed.
- ✓ Free EquineValue endorsement on all full mortality policies.
- ✓ Zero Deductible Surgical coverage can be stacked with any EMS limit or with Cat Med. Horse's insured value must meet or exceed combined medical/surgical limit.
- ✓ No vet exam required on sound, healthy horses aged 31 days through 20 years with insured values of \$100k or less.

AEIG's Medical Coverage Highlights

	\$7,500 Equine Medical/ Surgical	\$10,000 Equine Medical/ Surgical	\$15,000 Equine Medical/ Surgical	\$5,000 Zero Deductible Surgical	\$5,000 Catastrophic Accident/ Illness
PREMIUM	\$425	\$525	\$625	\$150	\$300
DEDUCTIBLE	\$400	\$400	\$400	\$0	\$375
EXTENSION PERIOD	90 days	90 days	90 days	30 days	60 days
Available for ages 31 days - 20 years (ages 16-20 require underwriting approval)	✓	✓	✓	✓	✓
No limit on duration of treatment for claimed condition during policy term	✓	✓	✓	✓	✓
Horse's value must be equal to or greater than the coverage limit selected	✓	✓	✓		
MEDICAL COLIC	✓	✓	✓		✓
SURGICAL COLIC	✓	✓	✓	✓	✓
DIAGNOSTICS COVERAGE					
No sub-limit or co-pay				✓	✓
\$2,500 per claim/\$4,000 aggregate limit	✓	✓	✓		
Coverage for MRI and bone scan	✓	✓	✓		
LAMENESS TREATMENT					
No sub-limit or co-pay				✓	✓
\$2,500 per claim/\$4,000 aggregate limit	✓	✓	✓		
Shockwave, IRAP, PRP, Tildren, Stem-Cell	✓	✓	✓		
No coverage for lameness					✓
GASTRIC ULCERS					
No sub-limit or co-pay	✓	✓	✓	✓	
No gastric ulcer coverage					✓

Contact our underwriters at (847)836-7787 or email MortalityDepartment@AEIG.net