

# EQUINE MORTALITY INSURANCE

Reliable Coverage and Service to Protect Your Equine Investments

Losing a beloved and valuable animal is a tremendous emotional and financial experience. Our goal is to lighten the financial loss involved through our customized equine mortality coverages and comfort the emotional loss by providing superior and supportive claims service. Our product is designed to allow horse owners to choose the level of coverage that best protects their equine investments with multiple major medical and surgical limits available.

**REPORT A CLAIM:**

 **(859) 788-5006**

*Hays Adjusting Services - Available 24/7*

**Reliable  
coverage  
is our  
commitment.**

**American Reliable**  
Insurance Company®

*Agribusiness and Equine Mortality*

A member of GBLI | Global Indemnity

## Standard Mortality Coverage

For the death of your horse due to accident, injury, illness or disease, including humane euthanasia to prevent unmanageable pain and suffering to your horse.

- Full reimbursement up to the policy limit for the agreed value of your horse
- Full reimbursement up to \$5,000 for emergency colic surgery at no additional charge
- Guaranteed renewal of coverage
- 90-day extension of coverage after the policy period for a covered cause of loss occurring and reported during the policy period
- Coverage provided at 24 hours of age up to 20 years of age

## Major Medical and Surgical Coverage

Ensures that your horse receives the best level of care for an injury, sickness, or disease that occurs during the policy period.

### Major Medical and Surgical Basic

- Flexible limit options of \$7,500, \$10,000 and \$15,000 based on the insured value of your horse (starting at \$5,000 or greater)
- Deductibles apply and vary based on the limits selected – *and no co-pay applies!*
- Excess coverage over the emergency colic surgery benefit provided with our Standard Mortality Coverage
- **Major Medical Plus** option offering 50% of the limit chosen for diagnostics (for horses valued over \$25,000, 1-16 years of age)

## Surgical Only Coverage

A cost-effective alternative to our Major Medical and Surgical Coverage.

- Reimbursement up to \$5,000 for a surgical procedure required as a result of an accident, injury, or illness
- Excess coverage over the emergency colic surgery benefit provided with our Standard Mortality Coverage

## Other Optional Coverages

- **Equine Colic Coverage** – \$3,000 in additional coverage for colic surgery or medical treatment expenses
- **Equine Accident and Illness Coverage** – Reimbursement up to \$5,000 for veterinary fees incurred for diagnostic testing and treatment resulting from an illness, disease, or traumatic accident
- **Worldwide Coverage** – Extends coverage outside of the continental United States and Canada coverage territories
- **Lessee Coverage** – Modifies coverage terms for the unique aspects of horses under lease

## Horseman's Enhancement Endorsement - Tack Coverage

Insure your personal tack and horse equipment on one policy with your equine mortality coverage and avoid the need for multiple policies. The Horseman's Enhancement Endorsement provides:

- Up to \$50,000 in tack coverage with a \$500 deductible at very affordable premiums
- Coverage for non-owned/borrowed tack, emergency evacuation, and \$500 per policy period in necropsy and burial expenses for horses listed on the policy



American Reliable has been providing horse owners peace of mind and reliable insurance coverage for over 35 years and has a group rating of "A" (Excellent) by AM Best – the leading rating agency for the insurance industry.

This is a summary only.  
Refer to the policy for coverage terms and conditions.