

Territorial Limits Incl. International Transit

Mortality coverage and all of the additional coverages may be extended to include international transportation to and from other approved countries.

Rate: 0.5% of horse's insured value - one way

Rate: 1.0% of horse's insured value - round trip

Loss of Use: Two Plans Available

Loss of Use coverages require the purchase of Major Medical / Surgical (or Surgical Only when Major medical is not available) in addition to the Full Mortality coverage. After a Loss of Use claim has been paid, the Company has the option of taking possession of the disabled horse.

External Injury Loss of Use

This coverage provides that in the event your horse is permanently no longer able to perform its insured function as a result of a visible, external, and violent means injury, you will be paid up to 500/0 of the amount of indemnity due under the mortality policy. Coverage is available for horses aged 1 to 17 years, for select uses only. Unless otherwise specified, no vet exam is required for this coverage.

Rate: 2.0% of the horse's insured value.

Full Loss of Use (Incl. Economic Destruction)

This coverage provides that in the event your horse suffers an illness or injury, and as a result can no longer fulfill its insured function or use, or if the cost of surgical or medical support is not economically viable, you will be paid up to 50% of the amount of indemnity due under the mortality policy. Our Full Loss of Use Vet Exam certificate confirming the animal is sound for the stated use is required for this coverage.

Full Loss of Use is available for horses between the ages of 2 and 12 years for select uses only. Underwriting guidelines for this coverage are available upon request.

Rate: 3.75% of the horse's insured value

**** The actual contract terms take precedence over this brochure****



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MORTALITY INSURANCE SUMMARY

The Livestock Mortality policy is essentially a life insurance policy for your horse. It is an "all-risk" policy that will cover death as a result of injury, illness, transportation accidents and humane destruction anywhere in the Continental USA or Canada, and also includes loss or death as a result of theft. If your insured horse dies, you will be paid the scheduled value of the horse with confirmation of the horse's value.

Mortality coverage will be issued provided the insured horse is in sound health at the inception of the policy. We also expect you will provide proper care and attention to the horse, and that you will employ a veterinarian at your expense if the horse suffers any illness, disease, lameness, injury, accident or physical disability. Also, if your horse dies, you may be required to arrange and pay for a postmortem exam.

Assuming the animal is sound, healthy, over 30 days old and under \$50,000 in value, no vet exam is required to buy full mortality insurance. Renewal with a statement of health is also valid for horses valued under \$50,000 providing there are no significant health issues.

Valuation:

Under most circumstances, your horse may be insured for an amount equal to its purchase price. An increase in value may be justified by show, performance, or breeding record. Stallions used for breeding only may be valued by using a formula involving the number of mares bred, times his stud fee, times a factor of three. The value of homebred foals is usually determined by a factor of up to three times the sire's stud fee. Additional valuation guidelines are available upon request.

Claims:

If your horse is sick, stolen, hurt, dies, or is going to require surgery, you must notify the insurance company at the toll free number listed on your policy. In the event of a death claim, we strongly suggest that you keep on file a copy of the bill of sale or a canceled check and registration papers. Additionally, keeping an up to date performance record is also valuable.

The coverage detailed in this flier is placed with the United National Group of Companies through American Equine Insurance Group, Ltd. United National Group and their affiliated companies are multi-line insurance companies licensed on an admitted basis in the 48 Continental states. The United National Group of Companies are rated A (Excellent) by A.M. Best Co., an independent rating firm that grades insurance company strength by their selection of risk, business portfolio and financial stability.

ENDORSEMENTS

The Full Mortality Policy automatically includes the following coverages at no additional charge. Other endorsements may be added for an additional premium.

- **Automatic Colic Surgery Coverage** of up to \$3,000 at no additional charge.
- **Value Coverage** provides that in the event of a mortality claim, if the value of the horse at any time during the policy period was equal to the limit of indemnity, you will be paid the amount stated in the policy.
- **Guaranteed Extension Coverage** provides that in the event of a condition occurring and reported during the policy period, mortality coverage will automatically continue for up to 12 months from the expiration date for that specific condition. Coverage applies to horses through age 16.

The following coverages may be added to your mortality policy for an additional premium.

Major Medical / Surgical (two limits available)

This coverage provides for the cost of medical and surgical procedures including diagnostics resulting from an accident or illness. Diagnostics for non-surgical lameness will be covered for up to the limit of coverage selected. This coverage is available for horses between 6 months and 15 years of age. Two limits are available.

(1) \$7,500 Annual Aggregate Limit

This Major Medical / Surgical coverage offers a limit of up to \$7,500, not to exceed the horse's insured mortality limit, subject to a deductible of \$300 for each illness or incident. Services must be performed during the coverage period or within 30 days after the expiration date of the policy or the mortality period of the insured horse.

*\$275.00 per horse for ages 2 to 15 years,
\$325.00 per horse for ages 6 months to 1 year
(fully earned)*

(2) \$10,000 Annual Aggregate Limit

This higher Major Medical / Surgical limit is subject to a \$300 deductible for each illness, injury or incident. Services must be performed during the coverage period or within 30 days after the expiration date of the policy or the mortality period of the insured horse. *400.00 per horse for ages 2 to 15 years, \$450.00 per horse for ages 6 months to 1 year (fully earned).*

Surgical Only

This coverage pays the cost of the actual surgery itself, and for up to 100% of that cost for approved non-surgical medical fees incurred during the first 30 days after the surgery. The Annual Aggregate limit is \$5,000. No deductible applies to this coverage. Surgical Only is available for horses between 6 months and 17 years of age.

\$150.00 per horse (fully earned)

Third Party Liability

This coverage provides that in the event you are sued by a third party for bodily injury or property damage directly caused by your horse, the policy will defend and pay claims made against you for which you are legally liable that occur during the policy period. This is subject to a \$250 deductible and an annual aggregate limit of \$25,000. All horses are eligible.

\$25.00 per horse (fully earned)

Stallion Infertility for A, S & D

Coverage provides that in the event your *proven* stud becomes permanently incapable of settling mares in foal as a result of accident, sickness or disease, you will be paid up to 100% of the full mortality coverage limit. This coverage is not available to stallions in their first breeding season.

Rate: 0.5% of the stallion's insured value.