

Class 1A, 1B & 2 Veterinary fee coverage options or as detailed on the Certificate

COMPETITION HORSE VETERINARY FEE	
Bronze	<p>Pays 100% of the veterinary fees after the excess has been deducted:</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per incident for all conditions except colic surgery • up to a maximum of £7,500 per incident for Colic Surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary treatment – up to £500 during the period of insurance, • Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £500. The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>
Silver	<p>Pays 100% of veterinary fees after the excess has been deducted, up to a maximum of £3,500 per incident. Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary treatment - up to £500 during the period of insurance, • Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175 . The excess applies to each incident.</p> <p>Age Limit: 90 days to 20 years.</p>
Gold	<p>Pays 100% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per incident for all conditions except colic surgery • up to a maximum of £7,500 per incident for colic surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary treatment – up to £500 during the period of insurance, • Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175. The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>
Platinum	<p>Pays 100% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per incident for all conditions except colic surgery • up to a maximum of £7,500 per incident for colic surgery only <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary treatment – up to £500 during the period of insurance, • Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £350. The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>
Diamond	<p>Pays 75% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per incident for all conditions except colic surgery • up to a maximum of £7,500 per incident for colic surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary treatment – up to £500 during the period of insurance, • Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175 +25% of veterinary fees.. The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>

Class 3 Veterinary Fee Options or as detailed on the Certificate

Please note: Some of the options available below for **veterinary fees** use **co-insurance**, where we will pay a fixed percentage of the fee (for example 85%) and you will pay the remaining percentage (for example 25%) along with your excess stated.

COMPETITION HORSE VETERINARY FEES	
Bronze	<p>Pays 100% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> up to a maximum of £6,000 per incident for all conditions except colic surgery up to a maximum of £7,500 per incident for colic surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> Complementary treatment – up to £500 during the period of insurance, Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident. Excess: £750 The excess applies to each Incident. Age Limit: 90 days to 15 years.</p>
Silver	<p>Pays:</p> <ul style="list-style-type: none"> 85% of the veterinary fees, or 100% of veterinary fees for colic surgery, <p>after the excess has been deducted, up to a maximum of £3,500 per incident.</p> <p>Includes coverage for:</p> <ul style="list-style-type: none"> Complementary treatment – up to £500 during the period of insurance, Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident. Excess: £175 + 15% of veterinary fees or as stated on the certificate. The excess applies to each Incident. Age Limit: 90 days to 15 years..</p>
Gold	<p>Pays:</p> <ul style="list-style-type: none"> 85% of the veterinary fees, or 100% of veterinary fees for colic surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none"> up to a maximum of £6,000 per incident for all conditions except colic surgery up to a maximum of £7,500 per incident for colic surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> Complementary treatment – up to £500 during the period of insurance, Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident. Excess: £175 + 15% of veterinary fees or as stated on the certificate. The excess applies to each incident. Age Limit: 90 days to 15 years</p>
Platinum	<p>Pays:</p> <ul style="list-style-type: none"> 85% of the veterinary fees, or 100% of veterinary fees for colic surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none"> up to a maximum of £6,000 per incident for all conditions except colic surgery up to a maximum of £7,500 per incident for colic surgery only <p>Includes coverage for:</p> <ul style="list-style-type: none"> Complementary treatment – up to £500 during the period of insurance, Hospitalisation costs - up to £250 during the period of insurance, and <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident. Excess: £350 + 15% of veterinary fees or as stated on the certificate. The excess applies to each incident. Age Limit: 90 days to 15 years.</p>