

## LEISURE HORSE VETERINARY FEES

A	<p>Pays 100% of veterinary fees after the excess has been deducted for accidental external injuries only (AEIO) up to a maximum of £3,000 per incident.</p> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £140 or as stated on the certificate. The excess applies to each incident. Age Limit: 90 days to 30 years.</p> <p><i>Scale A does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
B	<p>Pays 100% of veterinary fees after the excess has been deducted up to a maximum of £7,500 in total for the period of insurance for:</p> <ul style="list-style-type: none"> <li>• Accidental external injury only (AEIO)</li> <li>• Joint or tendon sheath flushing as a result of sepsis</li> <li>• Colic Surgery – surgery costs only.</li> <li>• Surgery only for pastern &amp; pedal bone fractures</li> </ul> <p>The insured horse is covered for 15 months (450 days) from the onset date of the Incident.</p> <p>Excess: Class 1 and class 2 - £140. The excess applies to each incident. Age Limit: 90 days to 20 years.</p> <p><i>Scale B does not include coverage for Complementary Treatment or Hospitalisation costs. In addition, it does not include coverage for veterinary fees incurred in respect of any diagnostic procedure other than where directly related to the treatment of the condition in respect of Accidental External Injuries or Joint or Tendon Sheath Flushing as a result of Sepsis only.</i></p>
C	<p>Pays:</p> <ul style="list-style-type: none"> <li>• 75% of the veterinary fees, or</li> <li>• 100% of veterinary fees for colic surgery</li> </ul> <p>after the excess has been deducted, up to a maximum of £3,000 per incident.</p> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175 +25% of veterinary fees. The excess applies to each incident.</p> <p>Age Limit: 90 days to 20 years.</p> <p><i>Scale C does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
C (Horses 21-25 Years)	<p>Pays 75% of veterinary fees after the excess has been deducted up to maximum of £3,000 in total for period of insurance.</p> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175 + 25% of veterinary fees. The excess applies to each incident.</p> <p>Age Limit: 21 years to 25 years.</p> <p><i>Scale C does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
D	<p>Pays 100% of the veterinary fees after the excess has been deducted, up to a maximum of £3,000 per incident. The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £275. The excess applies to each incident. Age Limit: 90 days to 15 years.</p> <p><i>Scale D does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
E	<p>Pays 100% of the veterinary fees, after the excess has been deducted, up to a maximum of £3,000 per incident. The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175. The excess applies to each incident. Age Limit: 90 days to 15 years.</p> <p><i>Scale E does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
F	<p>Pays 100% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> <li>• up to a maximum of £5,000 per incident for all conditions except colic surgery</li> <li>• up to a maximum of £7,500 per incident for colic surgery only</li> </ul> <p>Includes coverage for:</p> <ul style="list-style-type: none"> <li>• Complementary treatment – up to £500 during the period of insurance,</li> <li>• Hospitalisation costs - up to £250 during the period of insurance.</li> </ul> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175 The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>
G (Horses 16 – 20 Years Only)	<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"> <li>• Complementary treatment - up to £500 during the period of insurance,</li> <li>• Hospitalisation costs - up to £250 during the period of insurance.</li> </ul> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175. The excess applies to each incident.</p> <p>Age Limit: 16 years to 20 years.</p>
H	<p>Pays 75% of the veterinary fees after the excess has been deducted,</p> <ul style="list-style-type: none"> <li>• up to a maximum of £5,000 per incident for all conditions except colic surgery</li> <li>• up to a maximum of £7,500 per incident for colic surgery only</li> </ul> <p>Includes coverage for:</p> <ul style="list-style-type: none"> <li>• Complementary treatment – up to £500 during the period of insurance,</li> <li>• Hospitalisation costs - up to £250 during the period of insurance.</li> </ul> <p>The insured horse is covered for 15 months (450 days) from the onset date of the incident.</p> <p>Excess: Class 1 and class 2 - £175 +25% of veterinary fees. The excess applies to each incident.</p> <p>Age Limit: 90 days to 15 years.</p>