

Markel Insurance SE (MISE)

Equine Policy

Section F – Major surgical operation costs

You are automatically covered by this section.

What is covered

We will pay **you** for the reasonable and customary fees incurred by **you** whilst **your horse** is at the surgical unit for:

- (a) anesthesia,
- (b) surgery,
- (c) post-operative care and related **medical** treatments incurred within fifteen (15) days from the commencement of surgery or within thirty (30) days from the commencement of orthopaedic surgery,

solely as a result of treatment involving surgical intervention under general anesthesia either for:

- i) gastro-intestinal **colic**,
- ii) inguinal hernia,
- iii) fracture of the bones of the large metacarpal or large metatarsal or phalanges that require internal fixation to repair (this surgery is reimbursed even if performed without internal fixation for sport **horses** only).

However **we** will not pay **you** more than the limit of liability applicable to this section of the **policy**, as specified in the **insurance terms**, for (a), (b) and (c) combined per **horse** during the **policy period**.

What is not covered

- (a) surgical procedures unless performed by a **veterinarian** in a duly recognised Equine Veterinary Hospital;
- (b) medical conditions existing, diagnosed or treated prior to the start of the **policy period**;
- (c) surgical procedures not performed under general anesthesia;
- (d) any congenital defect whether or not evident at the commencement of this **policy**;
- (e) any treatment deemed not to have been of a lifesaving nature, or normally associated with the maintenance of a healthy **horse**;
- (f) post mortem procedures, fees or costs incurred in connection with this surgery;
- (g) **horses** under 6 months and over 17 years of age at inception of the coverage;
- (h) **horses** used for Steeplechasing, Hurdling, Cross Country or injuries incurred whilst schooling or racing for Steeplechasing and Hurdling of any form whatsoever.

Where the limit of liability for the insured **horse** does not represent a 100% interest, claimable costs are limited to that applicable for the percentage interest shown in the **insurance terms**. The **excess** remains that as agreed in the **insurance terms** for each and every separate incident.

