

## Markel Insurance SE (MISE)

### Equine Policy

#### Section G – Veterinary Fees Costs due to accidental external injury or due to surgery under general anesthesia

**You** are not automatically covered by this section. **You** will only be covered under this section if **you** have paid the appropriate additional **premium** and coverage is indicated as covered in the **insurance terms**.

##### What is covered

**We** will pay **you** for the reasonable and customary veterinary fees incurred by **you** for treatment of **your horse** during the **policy period**:

- (a) as a direct result of an accidental, external and violent injury which causes a visible external wound; or
- (b) as a result of surgery under general anesthesia due to an illness, disease, lameness, injury or accident.

**We** will not pay **you** more than the limit of liability applicable to this section of the **policy**, as specified in the **insurance terms**, per **horse** during the **policy period**.

**We** will also deduct the **excess** that applies to this section of the **policy**, as specified in the **insurance terms**, from each and every separate **claim** incident occurring during the **policy period**.

##### What is not covered

- (a) Any treatment normally associated with the maintenance of a healthy **horse**.
- (b) Veterinary fees that are not as a direct result of an accidental, external and violent injury which causes a visible external wound (unless incurred due to surgery).
- (c) Any **horse** less than 6 months or more than 17 years old.
- (d) Any **horse** used for racing, cross country or the injuries occurring when breaking in related to training for racing or cross country.
- (e) **Alternative treatments** and feed supplements.
- (f) The costs for transporting the **horse** to or from the veterinary facilities.
- (g) Veterinary treatment unless performed by a **veterinarian**.
- (h) Surgical procedures unless performed by a **veterinarian** in a duly recognised Equine Veterinary Hospital.
- (i) Surgical procedures not performed under general anesthesia.
- (j) Livery, including the proportion of bills for hospitalisation following surgery which relates to livery.
- (k) Euthanasia or post mortem costs or costs relating to disposal of the carcass.
- (l) Non-medical charges including but not limited to post and packaging, completion of **claim** form, reports or veterinary certificates.
- (m) Behavioural problems or vices unless established and certified by the **veterinarian** to have been caused by the direct result of an accident or an injury contracted during the **policy period**.
- (n) Any dental procedure not determined to be medically necessary due to an accident or an injury.
- (o) Any farrier services including related consulting expense, corrective shoeing and therapeutic shoeing, whether or not medically necessitated or prescribed by a **veterinarian**.
- (p) Routine costs for pregnancy and/or foaling, except for complications arising out of pregnancy or foaling requiring surgery.
- (q) Castration, unless post-surgical complications arise.
- (r) Any elective or voluntary medical treatment, including but not limited to castration, Caslicks surgery, EIPH or Laryngeal Hemiplaga or any related or subsequently related treatment; cosmetic surgery or any related or subsequently related treatment; any preventative, elective, performance enhancing or voluntary medical treatment; chronic diseases.
- (s) Any congenital birth defect including but not limited to umbilical or scrotal hernia, undescended testicles, cryptorchidism, contracted tendons, club foot, etc., whether or not evident at the start of the **policy period**.
- (t) Any costs incurred for post-operative treatment in the clinic more than ten (10) days after surgery or thirty (30) days in the case of Orthopedic Surgery.
- (u) Vaccinations or inoculations.
- (v) Any surgery cost relating to the removal or treatment of bone chips or Osteochondritis Dissecans.
- (w) Any **claim** arising out of a medical condition existing, diagnosed or treated prior to the start of the **policy period**, or before the date of the **horse** being added to the **policy**.
- (x) Any costs incurred more than twelve (12) months after the injury or onset of the illness.
- (y) Any **claim** not advised to **us** within the **policy period**.
- (z) All acts similar to the illegal practice of veterinary medicine.



Where the limit of liability for the insured **horse** does not represent a 100% interest, veterinary fees 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.

