



## Surgeries Option Product Sheet

<b>Product</b>	<b>Surgeries Option</b>
<b>Max age at start of cover</b>	12 yo
<b>Age range</b>	6 months to 17 yo inclusive
Capital maximum / year	<b>3,500 €</b>
Deductible / Loss	15% (180 € min)
<b>Premium (inc. Tax)</b>	<b>200 €</b>

### Guarantees:

100% of real costs following vet fees directly related to a surgical intervention under general anaesthesia following an accident, illness, injury or disease, after applying the deductible.

Regarding the necessary, reasonable and customary vet fees directly related to surgical intervention, 70% will be covered, provided that the limit of 3.500 € will not be met.

### Compensation Limit:

Capital maximum per year shall not in any case exceed the insured value of the horse in mortality.

In case of partial ownership of the animal, the compensation will be in accordance with the ownership percentage insured by Markel.

### Waiting period:

30 days except colic surgery and accidents.

### Exclusions :

Pre-existing conditions, routine treatments, elective or voluntary surgical treatment (castration, Caslick's operations, cosmetic surgery...). Performance-enhancing medication (intramuscular injection, intra-articular and/or intravenous injection of stimulators and/or synovial fluid, homeopathic treatment, massage treatment, acupuncture, corrective shoes...), as a result of respiratory defects that inhibit athletic performance (except those which are life-threatening), relating to congenital defects (umbilical hernia, contracted tendons, cryptorchidism), as a result of a navicular syndrome, arthritis or degenerative joint disease, an osteochondritis dissecans, all injuries caused by malicious and intentional acts. Reimbursement for any veterinary surgeon call charges or veterinary surgeon travel fees or post-mortem fees. The fees non related to the surgical treatment covered. Steeple-chase, hurdle, eventing Pro GP, Elite -1-2, Am, Elite + As Ponies, breeding series.