

Equine Event Rider Accidental Death & Injury Benefits Program for the Winter Equestrian Festival & Global Dressage Festival.

BENEFIT SCHEDULE FOR ADULT - AMATEUR RIDERS

Maximum Benefit Amount	\$500,000	
	% of Maximum Benefit Payable for Each Injury	\$ Payable for Each Injur
Death	100%	\$500,000
Loss of:		
Both hands or both feet	75%	\$375,000
One hand and one foot	75%	\$375,000
One hand or foot and the sight in one eye	75%	\$375,000
Sight in both eyes	100%	\$500,000
Speech and hearing	75%	\$375,000
Speech or hearing	50%	\$250,000
One hand, one foot, or sight in one eye	50%	\$250,000
Thumb and index finger of the same hand	25%	\$125,000
Loss of Use of: All four limbs	100%	\$500,000
• Three limbs	75%	\$375,000
• Two limbs	67%	\$333,333
• One limb	50%	\$250,000
Coma • If coma lasts more than 7 but less than 30 days	0.25% paid daily	\$1,250 paid daily
If coma lasts more than 30 but less than 90 days	0.5% paid daily	\$2,500 paid daily
If coma lasts more than 90 days	65%	Additional \$325,000
Broken Arm	0.50%	\$2,500
Broken Leg	0.50%	\$2,500
Concussions that prevent undertaking usual & customary activities for at least one week	10%	\$50,000
All Other Non-Scheduled Injuries that prevent undertaking usual & customary activities		
Lasting more than 30 but less than 90 days	0.5% paid daily	\$2,500 paid daily
Lasting more than 90 days	70%	Additional \$350,000

- · Adult refers to Riders 18 years old and older.
- Professional means a Rider who no longer is a Junior but does accept sponsorship or monetary gains from their riding.

Protections under Show+ are provided on a weekly basis. A rider's protections are contingent upon riding a horse registered to compete in at least one class that week and last for the duration of the rider's competition(s) that week.





Horse Mortality & Injury Benefits Program for the Winter Equestrian Festival & Global Dressage Festival.

SCHEDULE OF BENEFITS FOR HORSES

Mortality \$100,000.00

Maximum potential mortality payment, supplemental to any existing mortality policy, but not to exceed the actual amount of the loss.

Urgent Veterinarian Care

\$10,000.00

Maximum urgent veterinarian care for each horse, with a scale based on the type of injury or illness.

Covered Conditions	Paid at Reasonable and Customary Veterinary Fees
Colic – Non-surgical	\$750.00
Colic – Surgical	\$6,000.00
Leg fractures	\$7,000.00
Upper respiratory infections or pneumonia	\$500.00
Deep lacerations and puncture wounds	\$1,000.00
Heat stroke	\$700.00
Acute onset laminitis	\$1,000.00
Enteritis – colitis	\$1,500.00
Bowed tendon or suspensory tears	\$600.00
Deep eye injuries	\$1,000.00
Consequential Loss	\$2,500.00
Extra Expense	\$2,500.00

PLEASE ABIDE BY STANDARD CANCELLATION PROTOCOLS IN THE EVENT OF EQUINE INJURY/ILLNESS THAT REQUIRES SCRATCHING FROM CLASSES.

- Protections are weekly & dependent upon being registered to compete in at least one class. Protections expire at
 the end of each week for horses stabled on-site. For horses stabled off-site, protections are triggered at midnight
 before the first class and expire at midnight after the horse finishes competing that day and are reinstated for each
 day the horse competes in the same week.
- · Pre-existing conditions, experimental, and ordinary wear & tear treatment are some of the treatments not covered.

