



**Benefit Schedule for International and National Competitors - Equine**

<b>Mortality</b>	<b>\$200,000</b>
Maximum potential mortality payment, supplemental to any existing mortality policy, but not to exceed the actual amount of the loss.	

<b>Urgent Veterinarian Care</b>	<b>\$20,000</b>
Maximum urgent veterinarian care for each horse, with a scale based on the type of injury or illness.	

<b>Covered Conditions</b>	<b>Maximum Benefit Reimbursement</b>
Colic - Non Surgical	\$10,000
Colic - Surgical	\$20,000
Leg Fracture	\$20,000
Upper Respiratory Infection or Pneumonia	\$10,000
Deep Laceration or Puncture Wound	\$6,000
Heat Stroke	\$20,000
Acute Onset Laminitis	\$16,000
Enteritis - Colitis	\$20,000
Bowed Tendon or Suspensory Tear	\$20,000
Deep Eye Injury	\$13,500
<i>**Diagnostics that are medically necessary as part of immediate care</i>	\$20,000

*\*\*Capped at 30% of benefit limit if determined to be pre-existing or chronic condition.*

<b>Consequential Expense</b>	<b>Up to \$5,000</b>
Specialty Transportation	Up to \$5,000

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 onsite. For horses stabled off-site: 1) protections are triggered at 12:01 AM on day of class and expire at 11:59PM after the horse finishes competing that day and are reinstated for each day the horse competes in the same week; or 2) for FEI jog, coverage is available 2 hours before jog is scheduled to begin and only while animal is on the showgrounds.

If the horse is stabled onsite and registered for an FEI class, benefits are available the day of the required jog.

\*\*If it's determined that the issue was pre-existing or chronic, benefits are limited to 30%.

Benefit reimbursements will be reduced by a 20% mandatory withholding tax.

**No benefits:**

- \*if any animal both scheduled to, and competing at least once for 4 consecutive weeks; coverage reinstated after a 7 day rest.
- \*at all afforded on Mondays, or "dark days".
- \*for accidents or injuries in paddock or due to turnout.
- \*as the result of failure to provide appropriate care or neglect of any animal.
- \*if the incident is not reported per the instructions on the website.
- \*for treatments normally associated with the maintenance of a healthy animal.
- \*for pre-existing or chronic conditions other than for bone scans, MRI, or CT Scan, which are subject to limitations.
- \*for experimental or voluntary surgery or procedure of any type.
- \*for any medical treatment or disease control measures associated with any communicable/contagious disease outbreak.
- \*for any animal that is the subject of a late (same day) registration.

Other terms and conditions apply.

Learn More at: [ShowPlus.com/FEM](http://ShowPlus.com/FEM)  
Questions? Call 800.881.6577 or Email [info@ShowPlus.com](mailto:info@ShowPlus.com)

