**Equine Event Rider Accidental Death & Injury Benefits** Program for the Global Dressage Festival April 29th - 30th 2023

## BENEFIT SCHEDULE FOR ADULT-AMATEUR RIDERS

MAXIMUM BENEFIT AMOUNT	\$25,000
	PAYABLE FOR EACH INJURY
DEATH	\$25,000
LOSS OF:	
Both Hands or Both Feet	\$18,750
One Hand and One Foot	\$18,750
One Hand or Foot and the Sight in One Eye	\$18,750
Sight in Both Eyes	\$18,750
Speech and Hearing	\$18,750
Speech or Hearing	\$12,500
One Hand, One Foot, or Sight in One Eye	\$12,500
Thumb and Index Finger of the Same Hand	\$6,250
LOSS OF USE OF:	
All Four Limbs	\$18,750
Three Limbs	\$18,750
Two Limbs	\$12,500
One Limb	\$6,250
COMA OR ACUTE INPATIENT HOSPITALIZATION	
Up to 30 Days Maximum	\$250 Paid on a Per Diem Bas
BROKEN BONES	
Broken Arm	\$1,250
Broken Leg	\$1,250
All other Broken Bones	\$1,250
CONCUSSIONS	
That Prevents Undertaking Any Portion of the Rider's Usual & Customary Activities for at Least Two Weeks	\$1,250
CONSEQUENTIAL LOSS	\$2,500 Max Combined Benefi
	Up to \$2,500

Adult refers to Riders 18 years old and older.

Sutures/Stitching\*

Amateur means a Rider who no longer is a Junior but does not accept sponsorship or monetary gains from his/her riding.

No Rider protections are available unless ShowPlus<sup>™</sup> benefits are available for animal. See Benefit Schedule for Horses.

A rider's protections are contingent upon riding a horse registered to compete for that week and last for the duration of the rider's competition(s) that week.

All requests will be denied if not submitted within five days from the date of the incident.

Other terms and conditions apply.



Up to \$500



Horse Mortality & Injury Benefits Program for the Global Dressage Festival April 29th - 30th 2023

MAXIMUM RENEEIT

## BENEFIT SCHEDULE FOR HORSES

MORTALITY \$25,000

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

URGENT VETERINARIAN CARE \$2,500

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

COVERED CONDITIONS	REIMBURSMENT
Colic – Non-surgical	\$750
Colic – Surgical	\$2,500
Broken bones	\$2,500
Upper respiratory infections or pneumonia	\$500
Deep lacerations and puncture wounds	\$1,000
Heat stroke	\$500
Acute onset laminitis	\$1,000
Enteritis – colitis	\$1,500
Bowed tendon or suspensory tears	\$600
Deep eye injuries	\$1,000

\*Diagnostics that are a medically necessary part of immediate care

Up to \$2,500

## Specialty Transportation

CONSEQUENTIAL LOSS

Benefits available only for horses registered to compete and entered in a class. Protections under ShowPlus" are provided on a weekly basis. For animals stabled off-site, protections begin one hour before the scheduled ride time and end one hour after the class is finished on show days. If it's determined the issue was pre-existing or chronic, benefits are limited to 30%. ShowPlus protections are only available for incidents that occur at the competition ring, warm-up ring, designated lunging area and general stable area. ShowPlus" protection is not available for incidents that happen on trails, cross country field or Derby

## No benefits:

"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

"if any animal both scheduled to and competing at least once for 4 consecutive weeks; coverage reinstated after a 7 day rest.

\*for any animal that is subject to late registration ( same-day) registration

\*for any horse younger than 4 years old and older than 16 years old unless the event is sanctioned by the FEI. (CDI-CSI shows)

Other terms and conditions apply.

