

# **Benefit Schedule for Adult Professional Riders**

Maximum Benefit Amount	\$100,000
	Payable for Each Injur
Mortality:	\$100,000
Loss off:	
Both Hands or Both feet	\$75,000
One Hand and One Foot	\$75,000
One Hand or Foot and the Sight in One Eye	\$75,000
Sight in Both Eyes	\$75,000
Speech and Hearing	\$75,000
Speech OR Hearing	\$50,000
One Hand, One Foot, or Sight in One Eye	\$50,000
Thumb and Index Finger of the Same Hand	\$25,000
Loss of use off:	
All Four Limbs	\$75,000
Three Limbs	\$75,000
Two Limbs	\$50,000
One Limb	\$25,000
Coma or acute inpatient hospitalization:	Per Diem
Up to 30 Days Maximum	\$1,000
Broken Bones:	
Broken Arm	\$2,500
Broken Leg	\$2,500
All Other Broken Bones	\$2,500
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$2,500
Consequential loss:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

<sup>-</sup> ShowPlus™ benefits are ONLY available for a registered rider entered to compete on a ShowPlus™ Eligible Horse. See the benefit schedule for the horse.
- ShowPlus™ benefits are available on a weekly basis as per the published show days.
- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.



<sup>-</sup> A reported incident will be denied if not submitted within five days from the date of the incident.



# **Benefit Schedule for Adult Amateur Riders**

Maximum Benefit Amount	\$30,000
	Payable for Each Inju
Mortality:	\$30,000
Loss off:	
Both Hands or Both feet	\$22,500
One Hand and One Foot	\$22,500
One Hand or Foot and the Sight in One Eye	\$22,500
Sight in Both Eyes	\$22,500
Speech and Hearing	\$22,500
Speech OR Hearing	\$15,000
One Hand, One Foot, or Sight in One Eye	\$15,000
Thumb and Index Finger of the Same Hand	\$7,500
Loss of use off:	
All Four Limbs	\$22,500
Three Limbs	\$22,500
Two Limbs	\$15,000
One Limb	\$7,500
Coma or acute inpatient hospitalization:	Per Diem
Up to 30 Days Maximum	\$500
Broken Bones:	
Broken Arm	\$1,500
Broken Leg	\$1,500
All Other Broken Bones	\$1,500
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$1,200
Consequential loss:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

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- ShowPlus™ benefits are available on a weekly basis as per the published show days.
- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.



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# **Benefit Schedule for Junior Riders**

Maximum Benefit Amount	\$20,000
	Payable for Each Inju
Mortality:	\$20,000
Loss off:	
Both Hands or Both feet	\$15,000
One Hand and One Foot	\$15,000
One Hand or Foot and the Sight in One Eye	\$15,000
Sight in Both Eyes	\$15,000
Speech and Hearing	\$15,000
Speech OR Hearing	\$10,000
One Hand, One Foot, or Sight in One Eye	\$10,000
Thumb and Index Finger of the Same Hand	\$5,000
Loss of use off:	
All Four Limbs	\$15,000
Three Limbs	\$15,000
Two Limbs	\$10,000
One Limb	\$5,000
Coma or acute inpatient hospitalization:	Per Diem
Up to 30 Days Maximum	\$250
Broken Bones:	
Broken Arm	\$1,000
Broken Leg	\$1,000
All Other Broken Bones	\$1,000
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$400
Consequential loss:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

<sup>-</sup> ShowPlus™ benefits are ONLY available for a registered rider entered to compete on a ShowPlus™ Eligible Horse. See the benefit schedule for the horse.
- ShowPlus™ benefits are available on a weekly basis as per the published show days.
- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.



<sup>-</sup> A reported incident will be denied if not submitted within five days from the date of the incident.



# **Benefit Schedule for Grooms**

Maximum Benefit Amount	\$5,000
	Payable for Each Injur
Mortality:	\$5,000
Loss off:	
Both Hands or Both feet	\$3,750
One Hand and One Foot	\$3,750
One Hand or Foot and the Sight in One Eye	\$3,750
Sight in Both Eyes	\$3,750
Speech and Hearing	\$3,750
Speech OR Hearing	\$2,500
One Hand, One Foot, or Sight in One Eye	\$2,500
Thumb and Index Finger of the Same Hand	\$1,250
Loss of use off:	
All Four Limbs	\$3,750
Three Limbs	\$3,750
Two Limbs	\$2,500
One Limb	\$1,250
Coma or acute inpatient hospitalization:	Per Diem
Up to 30 Days Maximum	\$56
Broken Bones:	
Broken Arm	\$500
Broken Leg	\$500
All Other Broken Bones	\$500
Concussions:	
That prevents the Groom's Usual and Customary Activities for at Least One Week	\$500
Consequential loss:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750



<sup>-</sup> ShowPlus™ benefits for grooms are ONLY available for a registered groom of a ShowPlus™ Eligible Horse. See the benefit schedule for the horse.

- ShowPlus™ benefits are available on a weekly basis as per the published show days.

- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.

<sup>-</sup> A reported incident will be denied if not submitted within five days from the date of the incident.



### **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 Veterinary Care** \$2,500

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

\$500
\$2,500
\$2,500
\$375
\$750
\$500
\$750
\$750
\$750
\$750

Diagnostics that are medically necessary as part of immediate care. Reduced to 30% if injury / illness determined to be pre-existing or chronic. Bone scan, MRI & CT scan: Pre-approval required

**Consequential Cost** Up to \$750 Max Combined Benefits

# Specialty Transportation

- ShowPlus" benefits are available for horses that are registered to compete and entered in a class at the participating event ("ShowPlus" Eligible Horse"),
   ShowPlus" benefits will expire at the end of each covered show for all ShowPlus" Eligible Horses stabled at the showgrounds at the participating event.
- ShowPlus™ benefits are availble on a weekly basis as per the published show days.
- ShowPlus" benefits expire on the last published show day for horses stabled on site.

  ShowPlus" benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.
- ShowPlus™ benefits are available for turnout on a limited basis.
- ShowPlus" benefits for horses stabled on-site are only available for incidents that occur on-site; no off-site benefits are available.

  ShowPlus" benefits for horses stabled off-site start one hour before the class the horse is entered is scheduled to start and will end one hour after the class is finished; no off-site benefits are available.

  ShowPlus" benefits are limited to 30% if determined that a reported injury was pre-existing or chronic.
- A reported incident will be denied if not submitted within five days from the date of the incident.

# No Benefits

- \*at all afforded on Mondays.
- are available off-site.
- \*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 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 four consecutive weeks; coverage reinstated after a seven day rest.
  "for any animal that is subject to late registration (same-day) registration.
- \*for any horse younger than 3 years old and older than 18 years old unless the event is sanctioned by the FEI.
- \*for incidents that occur on trails, cross-country fields, or Derby fields.

