



Benefit Schedule for Adult Professional Riders

Maximum Benefit Amount	\$100,000
	Payable for Each Injury
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:	
Up to 30 Days Maximum	Per Diem \$1,000
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	\$1,000
Consequential loss:	
Specialty Transportation	Up to \$750 Max Combined Benefits Up to \$750

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

Other terms and conditions apply.

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Benefit Schedule for Adult Amateur Riders

Maximum Benefit Amount	\$30,000
	Payable for Each Injury
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:	
Up to 30 Days Maximum	Per Diem \$500
Broken Bones:	
Broken Arm	\$300
Broken Leg	\$300
All Other Broken Bones	\$300
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$300
Consequential loss:	
Specialty Transportation	Up to \$750 Max Combined Benefits Up to \$750

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Benefit Schedule for Junior Riders

Maximum Benefit Amount	\$20,000
	Payable for Each Injury
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	\$100
Broken Bones:	
Broken Arm	\$200
Broken Leg	\$200
All Other Broken Bones	\$200
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$200
Consequential loss:	
	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

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

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B Rated Shows

Equine Event Rider Accidental Death & Injury Benefits Programs
for Select Shows at The HITS Del Mar Series as of June 14, 2023

Benefit Schedule for Grooms

Maximum Benefit Amount	\$5,000
	Payable for Each Injury
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	\$50
Broken Bones:	
Broken Arm	\$250
Broken Leg	\$250
All Other Broken Bones	\$250
Concussions:	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$500
Consequential loss:	
	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

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

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B Rated Shows

Horse Mortality & Injury Benefits Programs for Select Shows at The HITS Del Mar Series as of June 14, 2023

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.	

Covered Conditions	
Colic - Non Surgical	\$500
Colic - Surgical	\$2,500
Broken Bones	\$2,500
Upper Respiratory Infection or Pneumonia	\$375
Deep Laceration or Puncture Wound	\$750
Heat Stroke	\$500
Acute Onset Laminitis	\$750
Enteritis - Colitis	\$750
Bowed Tendon or Suspensory Tear	\$750
Deep Eye Injury	\$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	Up to \$750

- 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 available 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 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.

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