

Equine Event Rider Accidental Death & Injury Benefits Programs for Select Shows at The HITS Saugerties Series as of May 10,2023

# **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	\$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:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

- Professional means a Rider who no longer is a Junior but does accept sponsorship or monetary gains from his/her riding.
- No Rider protections are available unless ShowPlus™ benefits are available for the horse. See Benefit Schedule for Horses.
- 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.
- All requests will be denied if not submitted within five days from the date of the incident.





Equine Event Rider Accidental Death & Injury Benefits Programs for Select Shows at The HITS Saugerties Series as of May 10,2023

# **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	\$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:	Up to \$750 Max Combined Benefits
Specialty Transportation	Up to \$750

- An Adult Amateur rider is a rider who is no longer eligible to compete as a Junior rider and holds amateur status.
- No Rider protections are available unless ShowPlus™ benefits are available for the horse. See Benefit Schedule for Horses.
- 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.
- All requests will be denied if not submitted within five days from the date of the incident.





Equine Event Rider Accidental Death & Injury Benefits Programs for Select Shows at The HITS Saugerties Series as of May 10,2023

## **Benefit Schedule for Junior Riders**

Maximum Benefit Amount	\$20,000
	Payable for Each Injur
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

<sup>-</sup> Junior refers to Riders 17 years old and younger.



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

<sup>-</sup> 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.

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



Groom Accidental Death & Injury Benefits Programs for Select Shows at The HITS Saugerties Series as of May 10,2023

### **Benefit Schedule for Grooms**

Maximum Benefit Amount	\$5,000
	Payable for Each Inju
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

- No Groom protections are available unless ShowPlus™ benefits are available for animal. See Benefit Schedule for Horses.
- Protections expire at the end of each week.
- Coverage is available only for incidents that occur on the direct showground property.
- A groom's protections are contingent upon caring for a horse registered to compete and entered in at least one class for the duration of the event.
- A Groom needs to be registered by adding their name to the horse entry form.
- All requests 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.

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**

**Specialty Transportation** Up to \$750

- A horse's protections is contingent upon being registered to compete and entered in at least one class that week
- Protections expire at the end of each week for horses stabled on site.
- For horses trailered in, protections begin one hour before the class where the horse is entered in starts and ends one hour after the class is finished and only when the horse is at the showgrounds.

   For horses stabled off-site. ShowPlus" protections are only available for incidents that occur onsite. No off-site benefits are available.

   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 field.
- -Protections under ShowPlus" are provided on a weekly basis.
  -All requests will be denied if not submitted within five days from the date of the incident.
  -If it's determined the issue was pre-existing or chronic, benefits are limited to 30%.

No Benefits

- \*at all afforded on Mondays, or "dark days"
- "Limited benefits are available for accidents or injuries 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 18 years old unless the event is sanctioned by the FEI. (CDF-CSI shows)

