



## Benefit Schedule for Adult Professional Riders

Maximum Benefit Amount	\$150,000
Payable for Each Injury	
<b>Mortality:</b>	\$150,000
<b>Loss off:</b>	
Both Hands or Both feet	\$112,500
One Hand and One Foot	\$112,500
One Hand or Foot and the Sight in One Eye	\$112,500
Sight in Both Eyes	\$112,500
Speech and Hearing	\$112,500
Speech OR Hearing	\$75,000
One Hand, One Foot, or Sight in One Eye	\$75,000
Thumb and Index Finger of the Same Hand	\$37,500
<b>Loss of use off:</b>	
All Four Limbs	\$112,500
Three Limbs	\$112,500
Two Limbs	\$75,000
One Limb	\$37,500
<b>Coma or acute inpatient hospitalization:</b>	per diem
Up to 30 Days Maximum	\$1,000
<b>Broken Bones:</b>	
Broken Arm	\$5,000
Broken Leg	\$5,000
All Other Broken Bones	\$5,000
<b>Concussions:</b>	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$5,000
<b>Consequential loss:</b>	Up to \$1,500 Max Combined Benefits
Diagnostics that are medically necessary as part of immediate care*	Up to \$1,500
Sutures/Stitching*	Up to \$1,500

- Adult Professional means a rider who is no longer a junior but does accept sponsorship or monetary gains from his/her riding.
- 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 for riders are contingent upon being a registered rider of a ShowPlus™ Eligible Horse, and last for the duration of the participating event.
- A reported incident will be denied if not submitted within five days from the date of the incident.
- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.

Other terms and conditions apply.

Learn More at: [ShowPlus.com/tchs](https://ShowPlus.com/tchs)  
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## Benefit Schedule for Adult Amateur Riders

Maximum Benefit Amount	\$25,000
Payable for Each Injury	
<b>Mortality:</b>	\$25,000
<b>Loss off:</b>	
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
<b>Loss of use off:</b>	
All Four Limbs	\$18,750
Three Limbs	\$18,750
Two Limbs	\$12,500
One Limb	\$6,250
<b>Coma or acute inpatient hospitalization:</b>	
Up to 30 Days Maximum	per diem \$500
<b>Broken Bones:</b>	
Broken Arm	\$2,500
Broken Leg	\$2,500
All Other Broken Bones	\$2,500
<b>Concussions:</b>	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$2,500
<b>Consequential loss:</b>	
Up to \$1,500 Max Combined Benefits	
Diagnostics that are medically necessary as part of immediate care*	Up to \$1,500
Sutures/Stitching*	Up to \$1,500

- An Adult Amateur rider is a rider who is no longer eligible to compete as a Junior rider and holds amateur status.
- 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 for riders are contingent upon being a registered rider of a ShowPlus™ Eligible Horse, and last for the duration of the participating event.
- A reported incident will be denied if not submitted within five days from the date of the incident.
- 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	\$10,000
Payable for Each Injury	
<b>Mortality:</b>	\$10,000
<b>Loss off:</b>	
Both Hands or Both feet	\$7,500
One Hand and One Foot	\$7,500
One Hand or Foot and the Sight in One Eye	\$7,500
Sight in Both Eyes	\$7,500
Speech and Hearing	\$7,500
Speech OR Hearing	\$5,000
One Hand, One Foot, or Sight in One Eye	\$5,000
Thumb and Index Finger of the Same Hand	\$2,500
<b>Loss of use off:</b>	
All Four Limbs	\$7,500
Three Limbs	\$7,500
Two Limbs	\$5,000
One Limb	\$2,500
<b>Coma or acute inpatient hospitalization:</b>	
Up to 30 Days Maximum	per diem \$50
<b>Broken Bones:</b>	
Broken Arm	\$1,000
Broken Leg	\$1,000
All Other Broken Bones	\$1,000
<b>Concussions:</b>	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$1,000
<b>Consequential loss:</b>	
Up to \$1,500 Max Combined Benefits	
Diagnostics that are medically necessary as part of immediate care*	Up to \$1,500
Sutures/Stitching*	Up to \$1,500

- 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 for riders are contingent upon being a registered rider of a ShowPlus™ Eligible Horse, and last for the duration of the participating event.
- A reported incident will be denied if not submitted within five days from the date of the incident.
- 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 Grooms

Maximum Benefit Amount	\$10,000
Payable for Each Injury	
<b>Mortality:</b>	\$10,000
<b>Loss off:</b>	
Both Hands or Both feet	\$7,500
One Hand and One Foot	\$7,500
One Hand or Foot and the Sight in One Eye	\$7,500
Sight in Both Eyes	\$7,500
Speech and Hearing	\$7,500
Speech OR Hearing	\$5,000
One Hand, One Foot, or Sight in One Eye	\$5,000
Thumb and Index Finger of the Same Hand	\$2,500
<b>Loss of use off:</b>	
All Four Limbs	\$10,000
Three Limbs	\$7,500
Two Limbs	\$3,500
One Limb	\$2,500
<b>Coma or acute inpatient hospitalization:</b>	
Up to 30 Days Maximum	per diem \$100
<b>Broken Bones:</b>	
Broken Arm	\$500
Broken Leg	\$500
All Other Broken Bones	\$500
<b>Concussions:</b>	
That prevents the Rider's Usual and Customary Activities for at Least One Week	\$1,000

- ShowPlus™ benefits for grooms are ONLY available for a registered groom of a ShowPlus™ Eligible Horse. See the benefit schedule for the horse.
- A reported incident will be denied if not submitted within five days from the date of the incident.
- 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 Horses

### Mortality

**\$50,000**

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

### Urgent Veterinary Care

**\$3,500**

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

### Covered Conditions

Colic - Non Surgical	\$750
Colic - Surgical	\$3,500
Broken Bones	\$3,500
Upper Respiratory Infection or Pneumonia*	\$500
Deep Laceration or Puncture Wound	\$1,000
Heat Stroke	\$500
Acute Onset Laminitis	\$1,000
Enteritis - Colitis	\$1,500
Bowed Tendon or Suspensory Tear	\$600
Deep Eye Injury	\$1,000

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 \$1,500
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- 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 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.
- ShowPlus™ benefits expire on the last published show day for horses stabled on site.
- A reported incident will be denied if not submitted within five days from the date of the incident.
- ShowPlus™ benefits are only available for incidents that occur at competition and warm-up rings, designated lunging areas, and the general stabling area.

#### No Benefits

- \*at all afforded on Mondays, or "dark days".
- \*are available off-site.
- \*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 18 years old unless the event is sanctioned by the FEI. (CDI-CSI shows)
- \*for incidents that occur on trails, cross-country fields, or Derby fields.

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