



BENEFIT SCHEDULE FOR JUNIOR RIDERS

Maximum Benefit Amount \$15,000

\$ Payable for Each Injury

Death \$15,000

Loss of:

• Both hands or both feet	\$11,250
• One hand and one foot	\$11,250
• One hand or foot and the sight in one eye	\$11,250
• Sight in both eyes	\$15,000
• Speech and hearing	\$11,250
• Speech or hearing	\$7,500
• One hand, one foot, or sight in one eye	\$7,500
• Thumb and index finger of the same hand	\$3,750

Loss of Use of:

• All four limbs	\$15,000
• Three limbs	\$11,250
• Two limbs	\$10,050
• One limb	\$7,500

Coma

• If coma lasts more than 7 but less than 31 days	\$37.50 paid daily
• If coma lasts more than 31 but less than 91 days	\$75 paid daily
• If coma lasts 91 days or more	\$15,000 to include payments already made

Broken Arm \$750

Broken Leg \$750

Concussions that prevent undertaking usual & customary activities for at least one week \$1,500

All Other Non-Scheduled Injuries

that prevent undertaking usual & customary activities	
• Lasting more than 31 but less than 91 days	\$75 paid daily
• Lasting 91 days or more	\$15,000 to include payments already made
• Junior refers to Riders under 18 years old	

Protections under Show+ are provided on a weekly basis. 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.

No benefits:

- *if any animal both scheduled to, and competing at least once for 4 consecutive weeks; coverage reinstated after a 7 day rest.
- *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 elective or voluntary surgery or procedure of any type.
- *for any medical treatment or disease control measures associated with any communicable/contagious disease outbreak.
- *for any animal that is younger than 4 years old and older than 16 year old unless the event is sanctioned by the FEI.
- *for any animal that is the subject of a late (same day) registration.

Other terms and conditions apply.





SCHEDULE OF BENEFITS FOR HORSES

Mortality

\$50,000.00

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

Urgent Veterinarian Care

\$7,500.00

Maximum urgent veterinarian care for each horse, with a scale based on the type of injury, that is reimbursed at reasonable and customary veterinary fees.

Covered Conditions	Maximum Benefit Reimbursement
Colic – Non-surgical	\$750.00
Colic – Surgical	\$6,000.00
Leg fractures	\$7,000.00
Upper respiratory infections or pneumonia	\$500.00
Deep lacerations and puncture wounds	\$1,000.00
Heat stroke	\$700.00
Acute onset laminitis	\$1,000.00
Bowed tendon or suspensory tears	\$600.00
Deep eye injuries	\$1,000.00
*Bone scan, MRI & CT scan: preapproval required	
*Diagnostics that are a medically necessary part of immediate care	
Consequential Loss	\$2,500.00

*Max. reimbursement of 30% for Chronic or Pre-existing Conditions.

• Protections are weekly & dependent upon being registered to compete in at least one class. Protections expire at the end of each week for horses stabled on-site. For horses stabled off-site, protections are triggered at midnight before the first class and expire at midnight after the horse finishes competing that day and are reinstated for each day the horse competes in the same week. For horses being trailered in, protections are triggered 2 hours before and end 2 hours post class event, and only when horse is on the show grounds.

• Pre-existing conditions, experimental, and ordinary wear & tear treatment are some of the treatments not covered.

