



I don't mean to get in trouble... **IT JUST HAPPENS!**

CATASTROPHIC ACCIDENT AND ILLNESS HIGHLIGHTS

American Equine Insurance Group is thrilled to introduce a groundbreaking new coverage. It is designed to fill the needs of the average horse owner who wants basic veterinary-expense coverage for emergencies.

This coverage is designed to benefit budget-conscious horse owners or those who prefer not to purchase full medical coverage, but would like protection in the case of colic or acute injury. Many horse owners don't want or need coverage for cutting edge treatment or diagnostics such as MRI's, bone scans, stem-cell, and IRAP.

TREATMENT INCLUSIONS

- Colic, whether treated medically or with surgery.
- Medical or surgical treatment for illness or accidental, external, and violent injury, such as lacerations.
- Treatment for neurological disorders as a result of illness such as EPM, West Nile Virus, or EHV-1.
- Treatment for viral and/or bacterial illness, including tick-borne conditions such as Lyme Disease or Ehrlichiosis.
- Lameness arising from laminitis.

TREATMENT EXCLUSIONS

- Treatment for gastric or intestinal ulcers.
- Any diagnostics or treatment caused by lameness, including, but not limited to, navicular conditions, pedal osteitis, arthritis, degenerative joint disease, vertebral abnormalities, skeletal abnormalities, bone spavin, bone chips, OCD, tendonitis, and/or ligament desmitis.

DIAGNOSTIC INCLUSIONS

- Diagnostic radiographs, ultrasound, blood work, and myelogram are covered for visible, external, traumatic accidents, or injuries.

DIAGNOSTIC EXCLUSIONS

- No coverage for nuclear scintigraphy (bone scan) and MRI.



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*American Equine Insurance Group, America's foremost equine underwriting manager,
serving brokers and their clients nationwide.*