

# VIP Equine

## Veterinary Insurance Policy

### Benefit schedule (1 June 2023 – 31 May 2024)

Maximum limit R130 000 per period of insurance

<b>Hospitalisation, Emergencies, lifesaving treatment and surgeries</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Emergencies</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Non-emergencies</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Birthing emergencies</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Medication</b> – dispensed or in hospital	<b>No limit</b> other than your maximum limit of R130 000
<b>Diagnostics</b> – excluding lameness	<b>No limit</b> other than your maximum limit of R130 000
<b>Lameness</b> – including diagnostics	R10 000 limit within your maximum limit of R130 000
<b>Pathology</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Dentistry</b> – in cases of persistent sinusitis and tooth root infection	R15 000 limit within your maximum limit of R130 000
<b>Ophthalmology</b>	<b>No limit</b> other than your maximum limit of R130 000
<b>Physiotherapy</b> – if prescribed by the vet and subject to preauthorisation	<b>No limit</b> other than your maximum limit of R130 000

### Exclusions

Treatments and diagnostics for incurable or chronic conditions	Pre-existing conditions
Preventative, alternative and maintenance treatments	Castration, cryptorchidism, artificial insemination
Treatment and medication for gastric or intestinal ulcers except initial consultation and diagnosis	Treatment and medication for kissing spine except initial consultation and diagnosis
Travel costs	Bone chips
Treatment related to vices and behavioural problems	Post-mortem examinations, cremation or burial costs
Joint injections, medication and treatment as well as related diagnostics	Dental cavities, carries, enamel hypoplasia and diastemata (space or a gap between teeth)

### Conditions

- Excess: 15% with a minimum of R750 and a maximum of R5 000
- Cover is lifelong provided the policy incepts before the horse is 19 years of age
- Payments can be made direct to Veterinarians
- No limit on the number of days for hospital admissions

### Waiting periods

3-month waiting period for illness and lameness. 6-month waiting period for dental procedures. 1-year waiting period applies to claims caused by or related to growths, lumps, cancerous tumours, benign nodules, sarcoids and melanomas. Conditions manifesting during the waiting periods will be considered as pre-existing conditions and will not be covered. Immediate cover for accidents.

Please refer to the VIP Equine Policy wording for the full terms and conditions.

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