

BLOODSTOCK FAQ

What is all risks of mortality and theft

All risks mortality and theft covers the market value for your horse, up to the sum insured, in the event of:

- Death of horse – caused by an accidental injury, illness or disease
- Humane destruction
- Theft
- Death or humane destruction directly resulting from theft of the horse which occurs during the policy period

What optional extensions can be included

- Life Saving Surgery Costs
- Stallion Permanent Total Disability
- Unsoundness of Wind
- Prospective Foal

Will you cover a mare in foal?

Yes we will cover a mare in foal, but we will not cover any embryo within the foal under a standard policy, prospective foal and a foal on foot can be covered separately.

Can I extend this policy for Public Liability?

No. We do not extend for this cover under this policy.

Can I take out a short term policy:

It is possible to take out a short term policy if for example: the plan is to take a horse to the sales

What is Life Saving Surgery cover?

For an additional premium per horse, as an extension to your mortality policy, your bloodstock insurance policy provides cover for life saving surgery costs and after-care up to the life saving surgery limit specified on a policy schedule, up to an agreed limit per horse.

Will my policy cover my horse if going abroad?

Yes. Cover is extended whilst anywhere in Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Ireland, Italy, Liechtenstein, Luxemburg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom, including transits therein

What health documentation is required?

Depending on the value of the horse either a Declaration of Health or Veterinary Certificate – documents are required to be dated no more than 30 days prior to the inception of the policy

