

Schedule of Benefits

Effective 1st July 2020

Take Your Vet Fees in your Stride

Modern Veterinary Treatment is very expensive. Even non-urgent treatment can cost hundreds of Rands. That is why you need Hollard Equine Direct cover.

- Comprehensive Accidental Injury and Illness cover
- Annual Routine Care benefits
- Utilise **any Veterinarian** countrywide
- **Easy** monthly payment options

PREMIUM

R 590.00 (including VAT) per horse per month

BENEFITS

The Policy provides cover for veterinary fees resulting from unexpected and unforeseen illness, accidental injury and routine cover.

Benefits for covered conditions are reimbursed according to the Hollard Equine Direct Tariff Rate which is our internal tariff of fees and is reviewed annually

EXCESS / DEDUCTIBLE

The Insured shall be responsible for the first **R 200 or 15% of the applicable benefit** (whichever is the highest) for each and every claim. Thereafter **benefits for covered conditions are reimbursed according to the Hollard Equine Direct Tariff Rate.**

WAITING PERIODS

- Accidental Injury: 1 calendar month
- Illness: 2 calendar months
- Routine Care: 1 calendar month

IMPORTANT NOTICES:

A comprehensive policy pack containing the above will be forwarded to you on our acceptance of your proposal or on request. This proposal is subject to underwriting guidelines. Acceptance of this insurance for any horse is at the discretion of the underwriters. We reserve the right to decline acceptance of a horse, to vary the conditions on which the insurance is accepted and to vary the conditions and premiums as stated in the Policy Document and Schedule of Benefits at any time. All the information is available on the website www.hollardequinedirect.co.za

Limits are applied per horse per Policy year

All figures include VAT

Overall Annual Maximum	R 40 000 per annum
Benefit	Limit
Consultation / Examination / Visit Fee	R 2 200 for illness R 2 200 for accident consultations
Diagnostic Scans (Ultrasound, CT Scan)	R 2 300
Injectable Drugs	R 2 800 per annum Script levy f R 80 per script
Intra-Articular Injections	R 1 500
Medicines	R 2 000
Pathology	R 2 200 per annum
Physiotherapy or Acupuncture (<i>authorised by a registered Veterinarian</i>)	R2 520 R 360 per treatment
Radiology	R 2 100 per annum
Traveling Fees	R 1 600 R 160 per visit

Diagnosis Annual Maximum	
Benefit	Limit
Gastrointestinal Problems	R 17 000 - for all services
Orthopaedic Surgery	R 10 200 - for all services
Surgical Procedures under General Anaesthetic	Limited to 2 separate procedures

Routine Care Cover	R 1 600
Routine Care provides cover for the following treatments, provided it has been prescribed by a registered vet:	
<ul style="list-style-type: none">• Vaccinations• Deworming• Dental corrections	
NO excess is deducted on Routine Care claims	

Please read the Hollard Equine Direct Policy Document carefully.