



American Equine  
Insurance Group

# AEIG is Simply the Best!

**Horses will be horses!** Equine insurance can be the saving grace for owners due to unexpected equine medical bills. Each insurance carrier offers its own mix of coverage options, limits and pricing to help alleviate these financial strains. In recent years, coverage options have increased, presenting more choices, but in turn making the decision on which policy is the best fit increasingly difficult. What does it all mean? How does each company compare? Why is one policy better or worse than another? Premium is just one part of the big picture in equine insurance. What happens when that coverage is called upon and a claim is filed? **How does your policy's fine print affect how much you will recoup in a claim?** To help guide you through choosing the best fit for you, we've created a monthly series exploring the important variations in the coverages offered by different carriers. In this first piece, we hope to **inspire you to think about the different options** available. In the months to follow, we will apply these coverage conditions to actual paid claims so you can see how the payout is affected. Our goal is for you to think about how you expect your coverage to respond to a claim and which company most closely delivers. **AEIG wants to be the one you choose to help protect your equine investments.**

**Picture this:** You are notified that something isn't quite right with your horse. Luckily, your horse is insured and the policy includes a **\$10,000 limit of medical/surgical coverage**. After the claims office is notified, there will be decisions to make, veterinary bills to submit, and coverage positions to understand. Let's start from the beginning...

## What is wrong with my horse? How will my insurance help me figure it out?

Coverage provided for diagnostics					
	Diagnostic Sublimit?	Diagnostic Copay?	Radiographs, Ultrasounds	Other Diagnostic Imaging	Repeat Imaging
AEIG	\$2,500/claim \$4,000/policy	None	Covered	Covered	Covered
Great American	None	20% copay	Covered	Covered	Covered
The Hartford	None	None	Covered	50% Covered	Covered
Sarnet	\$3,000/policy	30% copay	Covered if a non-excluded diagnosis is the result		
Markel	None	30% copay	Covered	Covered	Prior approval
Praetorian	None	None	Covered	Covered	Covered
XL Catlin	None	Opt. 40% copay	Covered	Covered	Covered

## Now that we know what is wrong, will there be coverage? If so, how much?

What if my horse has _____?				
	Gastric Ulcers	DJD/Arthritis	Navicular Syndrome	Laryngeal Hemiplegia
AEIG	Covered	Covered	Covered	Covered
Great American	\$2,500 w/pos. scope	Covered	Covered	Covered
The Hartford	Covered	Covered	Covered	Not Covered
Sarnet	Covered	Not Covered	Not Covered	Not Covered
Markel	Covered	Not Covered	Not Covered	Not Covered
Praetorian	Covered	Covered	Covered	Not Covered
XL Catlin	\$2,000 w/pos. scope	Not Covered	Not Covered	Not Covered

**What treatment should I choose? Are there any restrictions?**

Coverage limitations for specific treatment options				
	Shockwave	Stem Cell, IRAP, PRP	Tildren/Osphos	Gastric Ulcer Treatment
AEIG	Covered	Covered	Covered	Covered
Great American	\$1,200/condition	\$3,000/condition	Covered	\$2,500 w/ pos. scope
The Hartford	50% covered	\$1,000/policy	Not Covered	Covered
Starnet	\$400/session \$1,200/policy	\$3,000/policy	\$1,200/policy	Covered
Markel	\$1,200/policy	\$1,500/policy	Covered	Covered
Praetorian	Covered	Covered	Covered	Covered
XL Catlin	\$400/session \$1,200/claim	\$1,500/claim		\$2,000 w/pos. scope

**How long do I have to get this all done?**

Time frame for the claim to remain open		
	Time Limit	Extension Period
AEIG	Policy Period	90 Days
Great American	Policy Period	120 days
The Hartford	120 days	120 days
Starnet	Policy Period	120 days
Markel	Policy Period	90 days
Praetorian	Policy Period	90 days
XL Catlin	Policy Period	90 days if renewed 30 days if not renewed

**Wow, that was a lot to remember. Anything else I need to know?**

General Policy-wide Limits/Restrictions (not including other charted info)				
	Deductible	Diagnostics	Lameness Treatment	Non-Lameness Treatment
AEIG	\$400	\$2,500 sublimit	\$2,500 sublimit	None
Great American	\$500	20% copay	20% copay	20% copay
The Hartford	\$300	None	None	None
Starnet	\$400	30% copay \$3,000 policy limit	None	None
Markel	Various*	30% copay	Various copays*	Various copays*
Praetorian	\$500	None	None	None
XL Catlin	Various	optional 40% copay	None	None

\* This company has various and optional copays depending on the applicable state and chosen deductible

As you can see, there is a lot to keep track of. With AEIG you get **coverage written by horse people for horse people**. Our policies are **user-friendly and easy to understand**. There are no percentages to calculate or hypotheticals to consider. We place no automatic coverage restrictions on gastric ulcers, laryngeal hemiplegia, navicular syndrome, or DJD/Arthritis. By knowing ahead of time exactly how much the insurance company will cover, you avoid the uncertainty of copays. Additionally, we do not place limits on specific diagnostics or treatment types, allowing the owner to make their own choices on how to allocate the available coverage. With AEIG all you have to remember is:

<b>AEIG Coverage Highlights</b>	
Diagnostic Sublimit	\$2,500/claim, \$4,000/policy
Lameness Treatment Sublimit	\$2,500/claim, \$4,000/policy

Through a monthly comparison series, **AEIG will dive further into common medical conditions you may need to claim**. We will use actual paid claims to compare and contrast how different companies handle expenses based on their coverage forms. You will see how the information in the above tables affects the dollar amount paid and why. Let us prove to you that **AEIG's program is the most comprehensive and best option in the industry today**.

**Watch your in-box the 2<sup>nd</sup> Tuesday of each month:** Our first topic will be to explore how Gastric Ulcer claims are covered. If there is a topic you would like us to cover, please let us know.

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