



ONE EQUINE

Every rider has a unique bond with his horse and puts countless hours and energy into bringing the horse to competition level, not to mention the building of a relationship that only another horse-owner could understand. Nevertheless, it is a reality that unforeseen eventualities do occur and may be costly. Ensuring that adequate insurance is in place does go a long way to mitigate these losses.

ONE's Equine Product is specifically designed to ensure peace of mind for the horse owner. ONE understands that significant time, money and passion is invested in equestrian sports, and when adverse events do arise these can be devastating.

There are many factors to take into consideration:

- An illness or injury requiring emergency veterinary treatment or lifesaving surgery
- Theft of riding equipment
- Personal injury whilst riding or competing
- Third party damages caused by the horse to persons or vehicles etc

Cover Options:

All Risk Mortality with or without Loss of Use

Should your horse die owing to accidental injury, illness, disease or require to be euthanised for humane reasons, ONE will pay out the sum insured.

Loss of Use – if, owing to accidental external injury, a horse is no longer able to compete in the specific discipline for which it was purchased, ONE will pay out 50% of the sum insured. This discipline is required to be stated up front on policy inception.

Accidental External Injury Only

Should your horse die or require to be euthanised owing to accidental external injury, ONE will pay out the sum insured. Owing to the illness component of the cover being excluded, the rate is reduced, which makes this affordable for the individual or the event organiser.

This is ideally suited for short term covers i.e: you may want to insure your horse for the duration of a competition. By way of example, we provide this cover on a per event basis to the South African Polo Association and Polocrosse South Africa, amongst others.

Riding Schools | Equestrian Centres | Stud Farms

ONE packages the various cover options that the particular establishment may require. These covers may include All Risk Mortality, Emergency Life Saving Veterinary Expenses, Public Liability, Horse and Rider Equipment. ONE also offers insurance for immovable property (such as the stables) as well as the moveables, such as the vehicles and horseboxes. Insurance may also be provided in the form of personal accident cover for the employees. For example:

- A stud farm may require the stallion infertility and foetus extensions. Amending limits and offering excess options enables ONE to provide an affordable solution for larger numbers of horses.
- A riding school has five horses each valued at R20 000; Emergency Veterinary Cover at R150 000, Liability at R1 000 000, a horsebox valued at R50 000 as well as Riding Equipment valued at R100 000. Claims may be made against either the Emergency Veterinary or Public Liability Sections for any of the five insured horses, provided the limit of indemnity has not been exceeded. The premium for the above example would be R701.25 per month

Extensions:

- **Emergency Life Saving Veterinary Treatment** – This covers your horse in the event of emergency lifesaving in-hospital treatments or procedures. For example: a colic operation can easily amount to R100 000
- **Public Liability** – This covers you against legal liability owing to damage or injury to a 3rd party (individual or property) caused by your horse
- **Personal Accident** – Compensation to the rider in the event of permanent total disability or death
- **Stallion Infertility** – Insurance in the event of stallion permanent impotence, infertility, or incapacity in achieving intromission or the servicing of mare
- **Foetus Extension** – Compensation for the loss of foal in utero
- **International Travel and Quarantine** – Cover provided on an All Risk Mortality basis for death during international travel and quarantine.
- **Horse and Rider Equipment** – Compensation for loss or damage to horse and rider equipment, such as saddles and bridles
- **Carriage (Buggy) & Horsebox Cover** - ONE insures for partial or total loss

Please contact your nearest ONE regional office who will assist in referring you to a broker who specializes in Equine Insurance.

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