

# Horse Cover

FMG's Horse Plus and Horse Deluxe policies provides cover should your horse die or need to be put down because of certain illnesses and diseases, or an accident or injury.

FMG has a specialist Equine team who can talk you through which policy best suits you and your horses. We tailor cover to suit a range of equestrian, farm, and recreational horses.

## Horse Plus Policy

This policy provides cover for horses aged from 24 hours up to 16 years (192 months) at the start of the current period of insurance

### Automatic Benefits Include

- **Death:** cover for accident, injury, illness or disease resulting in death during the period of insurance in New Zealand or Australia including when in transit on land
- **Vet Costs:** For horses aged over 6 months, the policy provides cover for a vet treating an injury or illness that occurs during the period of insurance, up to \$10,000, or 50% of the sum insured, whichever is less
- **Theft:** cover for theft of your horse, or humane destruction because of the theft
- **Removal and Disposal Costs:** If we have accepted a claim for death of your horse, we will also pay up to \$500 for removal and disposal costs
- **Lifesaving Operations:** cover if during the period of insurance your horse dies during or as a result of lifesaving operation performed by a qualified vet under either local or general anesthetic
- **Wobbler Syndrome**

### Optional Benefit

- **Stallion Permanent Disability:** cover for your stallion aged between 3 years (36 months) and 16 years (192 months) at the start of the current period of insurance if he becomes permanently impotent, infertile, or incapable of serving mares because of an accident, certain illnesses, or diseases

## Horse Deluxe Policy

This policy provides cover for horses aged from 3 years (36 months) up to 10 years (120 months) at the start of the current period of insurance

### Automatic Benefits Include

- **Death:** cover for accident, injury, illness or disease resulting in death during the period of insurance in New Zealand or Australia including when in transit on land
- **Vet Costs:** For horses aged over 6 months, the policy provides cover for a vet treating an injury or illness that occurs during the period of insurance, up to \$10,000, or 50% of the sum insured, whichever is less
- **Permanent Loss of Use:** if due to accident, illness, or disease your horse is permanently incapacitated and can't be used for the purpose set out on your certificate
- **Theft:** cover for theft of your horse, or humane destruction because of the theft
- **Removal and Disposal Costs:** if we have accepted a claim for death of your horse, we will also pay up to \$500 for removal and disposal costs
- **Lifesaving Operations:** cover if during the period of insurance your horse dies during or as a result of a lifesaving operation performed by a qualified vet under either local or general anaesthetic
- **Wobbler Syndrome**



## What we will pay

We will pay up to either the agreed value or fair market value shown on your certificate

### Agreed value

You can choose to discuss an agreed value of your horse with FMG, which may be based on an independent written valuation, the purchase price, the performance of the horse, and/or a number of other factors.

### Fair market value

This is what a reasonable buyer would have been willing to pay for your horse before the loss and considers factors including competition history and the breed of the horse.

### Permanent Loss of Use

Claims under the Permanent Loss of Use benefit will be settled in one of two ways:

1. Should you choose to keep the horse for non-competitive purposes, we will pay 50% of the relevant value
2. Should you choose to put the horse down, we will pay 75% of the relevant value

## Other FMG Horse Policies

FMG have other horse policy options available, please contact our specialist equine team to discuss whether a different policy would be more appropriate for you and your horse.



### We also provide cover for

- Horse trucks and floats
- Home, personal contents and private vehicles
- Farm buildings, contents and vehicles
- Commercial buildings, contents and vehicles
- Business interruption and liability

## The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on 0800 366 466  
or visit our website [fmg.co.nz](http://fmg.co.nz)

#### Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website [www.fmg.co.nz](http://www.fmg.co.nz)

Effective on all new policies, items and renewals issued on or after 1 November 2023

**We're here for the good of the country.**