

Why horse insurance?

Like all other pets, horses can encounter their fair share of medical issues. With our experienced team by your side, you're able to relieve yourself of the financial stress that would usually be associated with pet insurance while also making sure that your galloping friend gets access to medical support if it's needed.

Our tailored plans offer options to cover:

Mortality
Float
Loss of Use
Vet Fees
Theft & Straying
Saddlery & Tack
Horse liability



flybuys

Plus, now get more Fly Buys points with Petcover. When you convert your free cover to a full policy you'll get 1 point for every \$25 spent through Petcover.



Contact Us

Contact us today to discuss your horse's cover options.

0800 255 426
petcovergroup.com/nz



Petcover
New Zealand



@Petcover



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The Insurer

The Insurer of this Policy Sovereign Insurance Australia Pty Ltd - Australia (ABN 85 138 079 286, AFSL No. 342516) with its registered address at 263 Albany Highway, Victoria Park, WA 6100. Sovereign Insurance Australia Pty Ltd is authorised to carry out insurance business in Australia by the Australian Prudential Regulation Authority in accordance with the Insurance Act 1973 (Cth). Please consider the PDS before making a decision to purchase the product. This information does not take into account your objectives, financial situation or needs and does not constitute any form of financial advice or recommendation.

The Insurer is regulated by the Australian Prudential Regulation Authority ("APRA"). Sovereign Insurance Australia Pty Ltd is not currently licensed to carry on insurance business in New Zealand and is not regulated by New Zealand prudential supervision laws or within the prudential supervision of the Reserve Bank of New Zealand.

*Terms, conditions and excesses apply and may be varied at renewal. Cover is subject to acceptance criteria, policy limits and exclusions may apply. Please consider the PDS before making a decision to purchase the product.

Petcover®



Insurance for Horses and Ponies

Call today on **0800 255 426**
or visit **petcovergroup.com/nz**
to get a free quote

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Why choose us?

At Petcover we specialise in offering quality, straightforward horse insurance, with a range of policy options to suit your needs.

Our variety of plans can cover a large range of pursuits and activities you can enjoy with your horse. Accidents can happen at any time and we offer essential benefits to cover the loss of your horse by theft or straying, protection in the sad event of your horse's death and a range of optional benefits, as well as Senior plans for older horses.

From first time owners and casual riders to top eventers, we provide essential cover in the event of the unexpected.

Benefits

- Cover for accidents and injuries.
- Annual or monthly payments options to suit your needs.
- Senior horse plans.
- Up to 100% for Permanent Loss of Use (less fixed excess and non-claimable items).



Your choice of cover:

Basic Cover

Our **Basic Cover** consists of the two benefits below which form the basis of all new policies (for horses aged from 30 days and before their 17th birthday) and are included automatically.

Death from illness or injury

Max Benefit:

Designed to pay you the sum insured or market value (whichever is the lesser) of your horse if it dies or is euthanased on humane grounds following an illness or injury that occurs during the period of insurance.

Sum Insured
\$250 Excess

Loss by theft or straying

Max Benefit:

Designed to pay you the sum insured or market value (whichever is the lesser) of your horse if it is lost or stolen. We will also pay up to \$600 towards the cost of advertising or reward, to help trace your horse.

Sum Insured
\$250 Excess

Senior Horse Plan

The benefits below form the basis of all **Senior Horse** policies for horses aged between 17 years and not over 30 years (for first time on cover) and are included automatically.

Senior plan A

Max Benefit:

Death or humane destruction due to injury only.
Theft or straying plus \$600 for Advertising & Reward.

\$3,000
\$250 Excess

Senior plan B

Max Benefit:

Death or humane destruction due to injury only.
Theft or straying plus \$600 for Advertising & Reward.
Vet fees following an injury to a maximum of \$2,000 in any one period of insurance or any one claim, whichever comes first.

\$3,000
\$250 Excess

Horse liability

Horse liability

Max Benefit:

Protects against costs arising should you be found legally liable for damage or injury caused by your horse.

\$10,000,000 or \$5,000,000
\$250 Excess
(property damage only)

Additional Optional Benefits

Vet Fees*

Max Benefit:

Helping to cover the cost of veterinary treatment following injury or illness, includes diagnostic work, alternative treatment or remedial farriery on the recommendation of your vet.

| Standard Cover: | High Excess Cover: |
|-----------------|--------------------|
| \$10,000 | \$7,000 |
| \$250 Excess | \$1,000 Excess |

*Conditions are only claimable for a 12 month period.

Float & Horse Drawn Vehicles

Max Benefit:

Covers loss or damage and pays the cost of repair up to the sum insured or market value (whichever is the lesser) of the vehicle if it is stolen or destroyed.

Sum Insured
\$250 Excess

Saddlery & Tack

Max Benefit:

Replace or repair tack that is damaged or stolen.

Sum Insured

Disposal

Max Benefit:

Pay towards the cost of disposal following death or euthanasia of the insured animal.

\$300

Permanent Loss of Use**

Max Benefit:

If your horse is permanently unable to participate in any insured activity following an injury or illness we will pay up to 100% or 60% of the sum insured or market value (whichever is the lesser).

**Not available on Senior Horse Plan

100% of the Sum Insured
or
60% of the Sum Insured
\$250 Excess