

The tables below show the different types of veterinary fee cover for **Competition Horse Insurance and B&W Equine Plan Policyholders**.

Class 1A, 1B & 2 Veterinary fee coverage options or as detailed on the Certificate.

COMPETITION HORSE AND B&W EQUINE PLAN VETERINARY FEES	
Bronze	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175 (or as stated on the Certificate) + 15% of Veterinary Fees</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>
Silver	<p>Pays 100% of Veterinary Fees after the excess has been deducted, up to a maximum of £3,500 per Incident.</p> <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment - up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175 or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 20 years.</p>
Gold	<p>Pays 100% of the Veterinary Fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only.

	<p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £175 (or as stated on the Certificate). The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>
Platinum	<p>Pays 100% of the Veterinary Fees after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: Class 1A, class 1B and class 2 - £350 or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>

Class 3 Veterinary Fee Options or as detailed on the Certificate

COMPETITION HORSE AND B&W EQUINE PLAN VETERINARY FEES	
Bronze	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p>

	<p>Excess: £175 (or as stated on the Certificate) + 15% of Veterinary Fees or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p> <p><i>Bronze cover does not include coverage for Complementary Treatment or Hospitalisation costs.</i></p>
<p>Silver</p>	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted, up to a maximum of £3,500 per Incident.</p> <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: £175 (or as stated in the Certificate) + 15% of Veterinary Fees or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>
<p>Gold</p>	<p>Pays:</p> <ul style="list-style-type: none"> • 85% of the Veterinary Fees, or • 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none"> • up to a maximum of £6,000 per Incident for all conditions except Colic Surgery • up to a maximum of £7,500 per Incident for Colic Surgery only. <p>Includes coverage for:</p> <ul style="list-style-type: none"> • Complementary Treatment – up to £500 during the Period of Insurance, • Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: £175 (or as stated on the Certificate) + 15% of Veterinary Fees or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>

Platinum	<p>Pays:</p> <ul style="list-style-type: none">• 85% of the Veterinary Fees, or• 100% of Veterinary Fees for Colic Surgery, <p>after the excess has been deducted,</p> <ul style="list-style-type: none">• up to a maximum of £6,000 per Incident for all conditions except Colic Surgery• up to a maximum of £7,500 per Incident for Colic Surgery only <p>Includes coverage for:</p> <ul style="list-style-type: none">• Complementary Treatment – up to £500 during the Period of Insurance,• Hospitalisation costs - up to £250 during the Period of Insurance, and <p>The Insured Horse is covered for 15 months from the onset date of the Incident.</p> <p>Excess: £350 + 15% of Veterinary Fees or as stated on the Certificate</p> <p>The excess applies to each Incident.</p> <p>Age Limit: 90 days to 15 years.</p>
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