

Requirements for Permanent Loss of Use (Physical)

100% or 60% Loss of Use cover will require further documentation prior to Petcover Horse accepting liability on your horse.

5 Stage Veterinary Certificate

This is an examination completed by a veterinary surgeon following a thorough examination of the horse.

This examination includes:

- Identification of the horse—including name, breed, sex and age
- Preliminary examination
- Trot up
- Ridden, lunged strenuous exercise
- Examination following the period of rest
- Most vets will perform flexion tests although this is not set out on the structure of the examination

X-Rays/Report

We must receive a Radiographic report of:

- Pedal Bones
- All Fetlocks
- Both Hocks

Forelimbs—Dorso-palmer and lateral medial views of the front feet, pasterns and fetlocks including:

- Dorsoproximal—palmarodistal oblique (DPr-PaDio) of the Pedal bones
- DPr-PaDio view of the Navicular bones
- Dorso Palmer views of pasterns and fetlocks

Hind limbs—Dorso-palmer. Latero-medial and oblique views of the hocks including:

- Dorsopalmar view of the hock
- Lateral Medial view of the hock
- Dorsolateral—plantar medial oblique view of the hock

Please ensure front shoes are removed prior to x-rays being taken of the feet.

The veterinary certificate must have been performed within 30 days of the inception date of the policy to be valid. All required documentation must be received by Petcover within 14 days of the policy application date or your policy may be declined.

Requirements for Permanent Loss of Use (Infertility)

100% or 60% Loss of Use cover will require further documentation prior to Petcover Horse accepting liability on your horse.

- Veterinary Certificate
- Sperm Mobility Count (Stallion)
- (EHV) Equine Herpes Test (Mares)

If the Loss of Use (Infertility) is for a Stallion being used for breeding, a sperm mortality count is required and results forwarded to Petcover Horse. Please note that any stallion with a count below 70% cannot be insured for Loss of Use.

If the Loss of Use is for a Mare being used for breeding we require an (EHV) Equine Herpes Test to be performed and the test results forwarded to Petcover Horse.

We must receive the Veterinary Certificate and Sperm Mobility Count / (EHV) Equine Herpes Test within 30 days of the Veterinarian examining your horse and all required documentation within 14 days of the policy application date or your policy may be declined.