

EQ Protect Details & Restrictions

- 1.** Colic surgery is defined as exploratory abdominal surgery that is performed on an emergency basis for the treatment of colic (abdominal pain) under general anesthesia.
- 2.** Emergency orthopedic surgery is defined as an emergency surgery involving one of the limbs of the horse that is performed under general anesthesia.
- 3.** LBEMC only covers the cost of surgery performed by LBEMC doctors and at an LBEMC facility. If we are not able to perform a surgery due to multiple emergencies, staffing problems, or technical problems, the cost of surgery at another hospital will not be covered.
- 4.** The \$5000 (or \$10,000, as applicable) surgery coverage is available one-time during the life of the horse and only towards the cost of the specified surgery. It does not include the medical care before or after surgery. If the cost of the surgery is less than the full amount covered (\$5000 or \$10,000, as applicable) then the remaining funds can be used for another emergency surgery of the same type as long as the horse is still enrolled in the program and has had no interruption in enrollment.
- 5.** For horses that are less than 2 years of age and do not require a dental, a sedated oral exam can be used in place of the dental for qualification into the program.
- 6.** There is a 48-hour waiting period from the time the annual requirements have been completed until the emergency and surgery coverage is available. LBEMC doctors will not perform routine care (dentals, vaccinations, etc.) on a horse that is actively sick or experiencing an emergency in order to enroll the horse in the program.
- 7.** The cost of performing each exam, procedure, or other requirement listed as an "Annual Requirement" shall be billed to the customer at the usual LBEMC rates applicable as of the time such exam, procedure, or other requirement is performed.