

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE CATASTROPHIC ACCIDENT AND ILLNESS ENDORSEMENT

This endorsement modifies insurance provided under the following:

EQUINE MORTALITY POLICY

In consideration of the additional premium paid in respect of each horse to be insured for this coverage, such premium to be shown in the Schedule, including subsequent endorsements, and subject to all the terms, conditions, limitations, definitions, and exclusions of this endorsement, the Company agrees:

With the Insured that the Company will indemnify the Insured for "reasonable and customary fees" of a licensed veterinarian(s), which are necessitated by illness, disease, or visible, external, traumatic accident or injury, occurring to an insured horse during the coverage period, and reported to the Company prior to the expiration date of the Policy. Services must be performed during the coverage period for such insured horse. However, if coverage for such insured horse under this endorsement is in force at the expiration date of the policy, services may be performed within an additional 60 days.

LIMIT OF INSURANCE: \$5,000.00 annual aggregate limit for each insured horse.

DEDUCTIBLE: \$375.00 each and every claim or reoccurrence thereof, made during the coverage period for each insured horse, for each occurrence of accident, injury, illness, disease, or surgical procedure.

CLAIMS NOTIFICATION: Immediate notice is required in accordance with the Policy. For coverage provided by this endorsement only, the Company will pay invoices for expenses incurred up to 90 days prior to notification, provided that the Insured has acted reasonably and the Company is not otherwise prejudiced by the delay in notification.

EXCLUSIONS: This endorsement excludes claims arising from any of the following:

1. Any treatments normally associated with the maintenance of a healthy horse.
2. Any treatment for gastric or intestinal ulcers.
3. Any diagnostics or treatment caused by lameness, including but not limited to navicular conditions, pedal osteitis, arthritis, degenerative joint disease, vertebral abnormalities, skeletal abnormalities, bone spavin, bone chips, osteochondritis and/or osteochondrosis ("OCD"), tendonitis, and/or ligament desmitis. However, this exclusion does not apply to lameness arising from tick-borne illness, equine protozoal myeloencephalitis ("EPM"), laminitis, or lacerations.
4. Nuclear scintigraphy (bone scan), magnetic resonance imaging ("MRI"), and computed tomography ("CT") for diagnostic purposes.
5. Any nutraceutical, whether or not at the direction of a veterinarian.
6. Costs of transportation, veterinary travel, and call charges.
7. Birth defects, developmental conditions, growth conditions, nutritional conditions, and congenital conditions, including but not limited to: undescended testicles, umbilical hernia, and corrective treatment such as for contracted tendons or club foot, whether evident or not at the effective date of coverage for the insured horse.
8. Any elective or voluntary surgery or procedure, including but not limited to: neurectomy, castration, caslicks, and any cosmetic procedures.
9. Any alternative treatment or procedure, including but not limited to: chiropractic, massage, acupuncture, whirlpool, treadmill, laser, hyperbaric chamber, therapeutic ultrasound, and magnetic therapy.
10. Any dental procedure, unless necessitated by a visible, external, accidental, and violent means injury.
11. Any farrier services, including but not limited to: corrective shoeing and therapeutic shoeing, whether or not medically necessitated or veterinarian prescribed.

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12. Any joint treatment or procedure such as injections of synovial fluid, stimulators, or replacers including cortico-steroids and anabolic steroids, whether or not used in conjunction with any other treatments.
13. Any charges arising out of complications from an excluded procedure, treatment, or condition.
14. Any postmortem or necropsy procedure.
15. Treatment rendered more than ninety (90) days prior to notifying the Company of the condition.

DEFINITIONS:

"Reasonable and customary fees" means costs and expenses that are within the range of usual charges for the same or a similar service or supplies, billed by most veterinarians, or justified by all the attending circumstances, including but not limited to: the time required to perform the service or procedure, the severity of the condition treated, and the complexity of treatment of a particular case.

CONDITIONS

Coverage provided by this endorsement is excess to coverage provided by the Colic Surgery Expense Endorsement (AEM 211). Coverage provided by this endorsement is primary to all other insurance or benefits available to the Insured that provide similar coverage.

If the coverage afforded by this endorsement is cancelled, the premium refund, if any, shall be computed on a pro rata basis. However, if a claim payment is made on any horse, no premium refund applicable to that horse shall be made. In the event that mortality coverage on any horse to which this endorsement applies expires or is cancelled or deleted, this coverage shall automatically terminate unless the mortality coverage for that horse is reinstated or restored.

If different requirements for cancellation or termination of this coverage are applicable because of the laws of the Insured's state, the Company will comply with those requirements.

This endorsement is subject otherwise to the terms, conditions, exclusions, and limitations of the policy to which this endorsement is attached.