

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COLIC SURGERY EXPENSE ENDORSEMENT

This endorsement modifies insurance provided under the following:

### EQUINE MORTALITY POLICY

In consideration of the mortality 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 the veterinary clinic's "reasonable and customary surgical fees" which are necessitated by "colic surgery", occurring during the coverage period, and reported to the Company during the period of insurance of the horse for which mortality coverage is in force. In addition, the Company will indemnify the Insured for approved medical fees incurred during the thirty (30) days following the "colic surgery" directly relating to the surgery and convalescence. The medical fees payable will not exceed one hundred percent (100%) of the "reasonable and customary surgical fees". Reimbursement will be provided for "third party emergency transportation" not to exceed \$300 per year.

**LIMIT OF INSURANCE:** The annual aggregate limit is the lesser of \$3,000.00 or sixty percent (60%) of the mortality limit of liability as stated in the Schedule, including subsequent endorsements, for the insured horse.

**CLAIMS NOTIFICATION:** Immediate notice by telephone is required in accordance with the Policy. Within sixty (60) days of the "colic surgery", the Insured must file with the Company a statement of loss that includes a report signed by the attending licensed veterinarian, describing the "colic surgery" performed and the insured horse's condition; and copies of itemized bills showing all fees, costs, and expenses for "colic surgery", costs of associated post-operative medical care, and costs of "third party emergency transportation".

**EXCLUSIONS:** This endorsement excludes the following:

1. Coverage for any horse that has suffered colic, impaction, or torsion in the twelve (12) months prior to the effective date of coverage or has undergone digestive tract resection at any time.
2. Additional costs and expenses as a result of the insured horse's death.
3. Any fees or expenses incurred prior to any surgical procedure.
4. Any nutraceutical, whether or not at the direction of a veterinarian.
5. Any horse covered under the Extended Named Perils Endorsement (AEM 218).

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## DEFINITIONS

1. "Colic surgery" means any corrective, surgically invasive procedure performed at an equine surgical clinic by a licensed veterinarian under general anesthesia for the treatment of acute abdominal pain of the equine digestive or intestinal tract.
2. "Third party emergency transportation" means the transportation of the insured horse to an equine surgical clinic for "colic surgery" by an independent contractor, who is not an employee or a relative of the Insured.
3. "Reasonable and customary surgical fees" means costs and expenses that are within the range of usual charges for the same or a similar service or supply 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

This insurance is primary to any other insurance or benefits that provide similar coverage for "colic surgery".

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.

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