

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE COLIC MEDICAL AND SURGICAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

EQUINE MORTALITY POLICY

In consideration of the additional premium, fully earned, 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 "reasonable and customary fees" of a licensed veterinarian(s) for the treatment of acute abdominal pain of the equine digestive or intestinal tract, occurring 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 or within 30 days after the expiration date of the Policy.

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.

DEDUCTIBLE: \$300.00 each and every claim or reoccurrence thereof made during the period of insurance for each occurrence.

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

1. Costs of transportation, veterinary travel, and call charges.
2. Any nutraceutical, whether or not at the direction of a veterinarian.
3. Any postmortem or necropsy procedure.

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 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

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.

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.