

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUINE ZERO DEDUCTIBLE SURGICAL COVERAGE 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 surgical fees" of a licensed veterinarian(s) which are necessitated by accident, injury, illness, or disease, occurring during the coverage period, and reported to the Company prior to the expiration date of the Policy. In addition, the Company will indemnify the Insured for approved medical fees incurred during the thirty (30) days following the surgery directly relating to the surgery; however, the medical fees payable will not exceed one hundred percent (100%) of the surgical fees. All services must be performed during the coverage period or within 30 days after the expiration date of the Policy.

LIMIT OF INSURANCE: \$5,000.00 annual aggregate limit.

CLAIMS NOTIFICATION: Immediate notice by telephone is required in accordance with the Policy. For 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 surgical procedure not performed under general anesthesia, unless specifically approved prior to the procedure by the Company.
2. Any surgical procedure not performed by a licensed veterinary surgeon at an equine surgical clinic.
3. Any fees or expenses incurred prior to any surgical procedure.
4. Any treatments normally associated with the maintenance of a healthy horse.
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 surgical procedure, including but not limited to: any surgery to correct laryngeal hemiplegia, entrapment of epiglottis, neurectomy, castration, caslicks, and cosmetic procedures.

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9. Any dental procedure, unless necessitated by a visible, external, accidental, and violent means injury.
10. 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.
11. Any charges arising out of complications from an excluded procedure, treatment, or condition.
12. Any postmortem or necropsy procedure.
13. Treatment rendered more than ninety (90) days prior to notifying the Company of the condition.

DEFINITIONS

"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

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.