GUARANTEED EXTENSION OF COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

EQUINE MORTALITY POLICY

This endorsement amends PART II. AGREEMENT subsection (1) of the Equine Mortality Policy (AEM 200) as follows:

PART II. AGREEMENT

In consideration of the payment of the mortality premium in respect of each individual horse to be covered by this agreement, such premium to be shown in the Schedule, including subsequent endorsements, and subject to all of the terms, conditions, limitations, and definitions of this Policy, the Company agrees:

(1) With the Insured that in the event of the death during the Policy Period, or within twelve (12) months after the expiration of the Policy Period, of the insured horse specified in the Schedule, including subsequent endorsements, as a result of any accident occurring or illness or disease first manifesting itself during the Policy Period, and subject to immediate notice of such accident, illness, or disease having been given to the Company prior to the expiration of the Policy Period, the Company will indemnify the Insured for the actual cash value of such horse at the time of the accident or the manifestation of the disease or illness causing its death, up to but not exceeding the limit of the Company's liability as specified in the Schedule applicable to such horse, less any Deductible.

However, in the event that the horse is covered on this Policy for less than twelve (12) months, this extension of coverage will not exceed the number of days the horse was covered under this Policy.

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