

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED PERILS COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

EQUINE MORTALITY POLICY

In consideration of the premium paid in respect of each horse to be insured for named perils coverage, such premium to be shown in the Schedule, including subsequent endorsements, the Company agrees with the Insured that the indemnity provisions of PART II. AGREEMENT subsection (1) shall not apply unless the death of the horse occurs as a direct result of any of the following perils:

- (a) fire, lightning, explosion, or smoke resulting therefrom;
- (b) windstorm, hurricane, tornado, hail, earthquake, or flood;
- (c) drowning;
- (d) artificial electricity;
- (e) collapse of building;
- (f) attack by dogs or wild animals;
- (g) accidental shooting except by the Insured or agents, employees, or representatives of the Insured;
- (h) collision or overturning of any motor vehicle in which the insured horse is being transported, other than collision with vehicles of the Insured or agents, employees, or representatives of the Insured;
- (i) sinking, burning, or collision of vessels in which the insured horse is being conveyed on inland waterways only;
- (j) collision, derailment, or overturning of a conveyance in which the insured horse is being transported by railroad (but the coming together of railroad cars during coupling operations shall not be deemed a collision);
- (k) objects falling from aircraft;
- (l) accident to an aircraft in which the insured horse is being transported;
- (m) where an insured horse is destroyed while on board an aircraft in flight at the order of the person responsible for the safety of the aircraft who confirms in a sworn statement that in his or her opinion, the horse was so uncontrollable (berserk) as to have been a danger at that time to the safety of the aircraft, crew, passengers, or cargo.

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CONDITIONS

The provisions of the Colic Surgery Expense Endorsement (AEM 211) do not apply to any horse insured for named perils coverage under this endorsement.

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

American Equine Insurance Group
Sample Wording