

Prospective Foal Insurance Extension

CONX-EQ-213-1223

By way of extension to the **Policy**, the following **Additional Cover** is added to the **Policy**:

1. Additional Cover – What is covered

Subject to all other policy terms and conditions and in consideration of an additional premium, it is agreed that the **Policy** is extended to indemnify **You**, up to but not exceeding the sum insured specified in the **Schedule**, in the event that:

- (i) the **Horse** named in the **Schedule**, who has not given birth to a live foal during the **Period of Insurance**, is not in foal at the expiry of the **Policy** to which this **Additional Cover** is attached; or
- (ii) the foal in utero named in the **Schedule** is not alive at the expiry of the **Policy** to which this **Additional Cover** is attached.

2. Additional Exclusions

The cover under this **Additional Cover** is subject to all the General Exclusions contained in Section 4 of the **Policy**, plus the following additional exclusion:

Multiple Pregnancies:

This **Additional Cover** does not cover the risk of multiple pregnancy. In the event that the insured **Horse** is carrying or has aborted twins, this **Additional Cover** shall be null and void and the applicable premium will be returned to **You** in full.

However, **We** will not invoke this exclusion where **We** have received and accepted in writing:

- (i) two (2) scanner reports showing negative twins diagnosis made by a **Veterinary Surgeon** or other scanner operator approved by **Us**, taken between 15 and 50 days after the last service, but not less than 7 days apart; and;
- (ii) an up to date manual pregnancy certificate, issued by a **Veterinary Surgeon**; and

in which case:

- (i) this exclusion is deemed deleted, and
- (ii) in the event of multiple pregnancy, **We** will indemnify **You** up to but not exceeding the sum insured specified in the **Schedule**.

3. Additional Conditions

The cover under this **Additional Cover** is subject to all the General Terms and Conditions contained in the **Policy** (save that Condition 3.1 d of the Theft Additional Cover does not apply to the extent of the additional cover provided), plus the following conditions precedent which applied to this **Additional Cover**:

Visual Proof of Loss Requirement:

No loss shall be payable under this **Additional Cover** unless a written **Veterinary Surgeon's** report has been received and accepted by **Us**, certifying visual inspection by the **Veterinary Surgeon** of:

- a) the recently aborted foetus and evidence of the **Horse** having recently aborted; or

- b) the delivery of the dead foal by the **Horse**; or
- c) the death during the **Period of Insurance** to which this **Additional Cover** is attached, of the named live born foal;
or
- d) a **Post-Mortem** examination of the **Horse** revealing the existence of an unborn foal.

All other terms and conditions of the **Policy** remain the same and will apply to this **Additional Cover**, as applicable. This includes the Important Conditions, Claims Conditions, General Terms and Conditions and General Exclusions set out in the **Policy**.