

## Life-Saving Surgical Endorsement GLOSSARY

(in the context of this Endorsement)

REASONABLE AND CUSTOMARY VETERINARY EXPENSES shall be expenses for a necessary veterinary service or product within the range of the usual fees for the same or similar service or product charged by most VETERINARIANS within the community where the service or product is supplied.

LIMIT OF LIABILITY means an annual aggregate limit of GBP 2,500.00 per recipient mare and GBP 5,000.00 per foal (once born). The maximum limit of liability is GBP 5,000.00 in the aggregate.

Subject to all of the terms, conditions and exclusions of the Insurance to which this Endorsement is attached, the Insurance is extended to reimburse the INSURED for REASONABLE AND CUSTOMARY VETERINARY EXPENSES incurred in respect of the following:

1. Surgical procedures necessitated solely in an emergency to save the life of the HORSE, and
2. After-care costs while the animal is retained at the equine surgical facility but shall be limited to 50% of the cost of the surgery and shall not extend more than fifteen days from the time of the life-saving surgery.

### ADDITIONAL EXCLUSIONS

This Endorsement does not cover

1. Any surgery not performed by a VETERINARIAN in an equine surgical facility.
2. Conditions existing, diagnosed or treated prior to the commencement of coverage under this Insurance.
3. Any voluntary or elective (i.e. non-life threatening) surgical procedures;
4. Surgical procedures not performed under general anaesthesia;
5. Any costs incurred in respect of examination and/or treatment of the HORSE unless incurred in conjunction with and necessary for the surgical procedure being claimed for.
6. Costs associated with euthanasia, POST MORTEM, necropsy procedures or disposal. **CLAIMS**

**NOTIFICATION:** Immediate notification is required by telephone or electronic mail in accordance with the Insurance Condition 7c.

**DUTIES IN THE EVENT OF A CLAIM:** For the purpose of this Endorsement only, the INSURED must within sixty (60) days of the life-saving surgery, provide the Underwriters with:

- a) a report signed by the attending VETERINARIAN, describing the nature of the HORSE's accident, injury, illness or disease and the surgical procedure and medical treatment performed with an itemized cost of treatment and description of the HORSE's condition and prognosis for recovery.
- b) copies of all itemized invoices in respect of the life-saving surgical treatment for which the claim is made.

THIS INSURANCE IS EXCESS TO ANY OTHER MEDICAL OR SURGICAL COVERAGE ENDORSEMENTS