

## LIFE SAVING SURGERY COSTS EXTENSION ENDORSEMENT

(For attachment to L.E. UK)

### Definitions

Wherever words appear in bold (other than headings), they will have the meanings shown in the “Definitions” section of the insurance, or as shown below.

**Excess** means the monetary amount **you** must pay in the event of a loss or losses covered by this insurance before any claim shall be payable.

### What is covered

Subject to all of the terms and conditions of the insurance to which this **Endorsement** relates, and in consideration of **our** acceptance of the veterinary certificate(s) / declaration(s) of health for each **horse** to which this **Endorsement** applies,

this insurance is extended to reimburse you, following the diagnosis by a **veterinary surgeon** indicating the need for emergency surgery, in addition to the sum insured stated in the **schedule**, for the reasonable and customary fees incurred for:

- a) surgical procedures carried out in an emergency attempt to save the life of the **horse**, and
- b) after-care while the **horse** is kept at a recognized Equine Veterinary Hospital where the surgical procedure was performed, but limited to:
  - 50% of the cost of the surgery
  - no more than 15 days from the time of the first surgical procedure after diagnosis of the condition

up to but not exceeding £5,000 for a) and b) combined per **horse** (or appropriate proportion if less than 100% ownership interest insured under this policy) in total during the **period of insurance**.

For the purpose of this **Endorsement** only, **you** must, within 30 (thirty) days after surgery, provide **us** with:

- a) a report, signed by the operating **veterinary surgeon**, describing the nature of the **horse's** condition and the surgical procedures performed; and
- b) copies of all invoices in respect of which the claim is made.

### What is not covered

This Extension does not cover:

1. surgical procedures unless performed by a **veterinary surgeon** in a duly recognised Equine Veterinary Hospital;
2. medical conditions existing, diagnosed or treated prior to the effective date of this Extension;
3. any examination, medical treatment or medication unless given in conjunction with the surgical procedures for which a claim is made;
4. surgical procedures not performed under general anaesthesia;
5. Any elective or voluntary surgical procedure;
6. Death benefits;
7. Post mortem surgical operations;

8. Any **horse** with previous instance of colic or previous related surgery/condition;
9. Any **horse** with a sum insured of less than £10,000.
10. Any **horse** under 30 days or over 15 years of age

#### **Excess**

In the event of any claim(s) this **Endorsement** is subject to an **excess** of £500 in respect of each **horse**.