

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**.