

EQUINE TWELVE MONTHS EXTENSION ENDORSEMENT
(For attachment to L.E. U.K.)

Definitions

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

What is covered

Subject to all the terms and conditions of the insurance to which this **Endorsement** relates and after the renewal of this insurance with **us** and payment of any additional premium, the ninety (90) day extension period referred to in the insurance will be extended to cover the **horse** until such time as the accident, injury, illness or disease is no longer life-threatening, but in any case not exceeding a further period of two hundred and seventy five (275) days after the expiration of the original ninety (90) days extension.

In the event that the **horse** is over thirteen (13) years of age when the original ninety (90) days extension period ends, then the amount that **we** will pay as specified in the **schedule** will be reduced by the following:

25% if fourteen (14) years of age;
33% if fifteen (15) years of age;
40% if sixteen (16) years of age; and
50% if seventeen (17) years of age.

This **Endorsement** shall not apply to the **horse** if, when the original ninety (90) days extension period ends, the **horse** is eighteen (18) years of age, or over.