

PROSPECTIVE FOAL 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 or as shown below.

In **utero** means unborn foal in the womb.

What is covered

Subject to all the terms and conditions of the insurance to which this Extension relates and subject to the additional important conditions below;

if during the **period of insurance** the:

- a) mare has not given birth to a live foal; or
- b) is not in foal at the expiry of the insurance; or
- c) the foal **in utero** or born and which is named in the **schedule** is not alive at the expiry of the Insurance;

we will pay up to, but not exceeding, the sum insured specified in the **schedule** in respect of the foal.

Additional important conditions

The following conditions must be complied with.

You must provide us with, and we must accept in writing:

1. two scanner reports showing negative twins diagnosis made by a **veterinary surgeon** or other scanner operator approved by us, taken between fifteen (15) and fifty (50) days after the last service, but not less than seven (7) days apart; and
2. an up to date manual pregnancy certificate, issued by a **veterinary surgeon**;

If you do not provide us with the above documents, then we will not pay any claim under this Extension 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 mare having recently aborted; or
- b) the delivery of the dead foal by the mare; or
- c) the death during the **period of insurance** to which this Extension relates, of the named live born foal; or
- d) a **post-mortem** examination of the mare revealing the existence of an unborn foal.

What is not covered

We will not make any payment for any loss due to multiple pregnancy unless additional important conditions 1 and 2 above have been complied with. A visual inspection as described above IS NOT SUFFICIENT. In the event that the mare is carrying or has aborted twins, and important conditions 1 and 2 above have not been complied with, the applicable additional premium will be returned in full.