

## 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.