

VETERINARY FEES 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 subject to the additional important conditions below, this insurance is extended to reimburse **you** up to the amount stated in the **schedule** for reasonable and customary veterinary fees incurred during the **period of insurance** to treat injury, illness or disease.

What is not covered

This Endorsement does not cover:

1.
 - a) Veterinary treatment unless performed by a **veterinary surgeon**.
 - b) Livery.
 - c) Transport of the **horse**.
 - d) Post Mortem fees or cost.
 - e) Euthanasia of the **horse**.
 - f) The disposal of the carcass.
 - g) The proportion of bills for hospitalisation following surgery which relates to livery.
 - h) Non-medical charges including but not limited to post and packaging, completion of claim(s) form(s) and reports.
 - i) Behavioural problems unless established and certified by **your veterinary surgeon** to have been caused by the direct result of an accident or an injury, or an illness or disease contracted during the **period of insurance**.
 - j) Vices.
 - k) Wolf Teeth.
 - l) Routine costs for pregnancy and/or foaling.
2. Referrals carried out as a second opinion, or referrals to a specialist veterinary centre or hospital, unless it has been recommended by the attending **veterinary surgeon** and a veterinary report to this effect is submitted prior to the referral, or in case of an urgent referral verbal advice must be given to **your broker**.
3. Any claim arising out of an illness or a disease contracted within fourteen (14) days of inception, or within fourteen (14) days of the date of the **horse** being added to the insurance to which this Endorsement relates.
4. Fees for alternative medicine and treatment, for example, osteopathy, physiotherapy, acupuncture, hydrotherapy and the like, unless authorised by **us** and **us** advising the **veterinary surgeon** in writing prior to the commencement of treatment.

Additional important conditions

1. The veterinary fees referred to above must be the direct result of an accident or an injury, or an illness or disease first occurring and first manifesting itself during the **period of insurance**.
2. **You** must without delay and in any event before the expiration of this insurance notify **us** of such accident, injury, illness or disease.

3. **We** will only make a payment if the veterinary fees agreed by both **your** and **our veterinary surgeons** have arisen within twelve (12) months from the date of first occurrence of such accident, injury, illness or disease.
4. For the purpose of this Endorsement only, **you** must, within sixty (60) days after the completion of the veterinary treatment, provide **us** with:
 - a) a correctly completed claim(s) form; and
 - b) a report, signed by the **veterinary surgeon**, describing the nature of the **horse's** accident, injury, illness or disease and the procedures performed (showing consultation, drugs, mileage and the like); and
 - c) copies of all invoices relating to the claim.

Failure to comply with the above additional important conditions and the important conditions in the insurance to which this Endorsement relates could result in **your** claim not being paid, or any payment **we** make being reduced.

Excess

We will not pay the amount stated in the **schedule** or £500 **excess** whichever is the greater of each and every claim.

In addition to and after the application of the **excess** specified above, **we** will not pay more than £2,000 of the costs for MRI and Scintigraphy.