

**LIFE SAVING SURGICAL FEES EXTENSION ENDORSEMENT**  
(For attachment to LMA3130D (amended for Switzerland))

Wherever words appear in bold (other than headings), they will have the meanings shown in the “Definitions” sections of the insurance this **endorsement** is attached to, or as shown below.

For the purpose of this **endorsement**, **deductible** will mean:

a monetary amount to be borne by **you** in the event of a loss or losses covered by this Insurance before any claim will be payable.

**What is Covered**

This **endorsement** is subject to all of the terms, conditions and coverages of the insurance to which this **endorsement** is attached and is subject to the additional important conditions below. In consideration of an additional premium charged as stated in the **schedule** per **horse**, this insurance is extended to reimburse **you** up to the limit stated in the **schedule** for necessary, reasonable and customary veterinary fees incurred during the **period of insurance** exclusively for:

a) surgical procedures to save the life of the **horse**, and

b) after-care while the **horse** is kept at a recognised Equine Surgical Facility where the surgical procedure was performed, but limited to no more than 15 (fifteen) days from the time of the first surgical procedure after diagnosis of the condition

but not exceeding, for a) and b) combined, CHF 5000 per **horse** (or appropriate proportion if less than 100% ownership interest insured under this policy) in total during the **period of insurance**.

**Additional Important Conditions**

1. the veterinary fees referred to above must be the direct result of an accident, illness or disease requiring life-saving surgery, 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, illness or disease and surgery.
3. For the purpose of this **endorsement** only, **you** must within thirty (30) days after the completion of the surgery, provide **us** with:
  - a) A correctly completed claim(s) form.
  - b) A report signed by the **veterinary surgeon**, describing the surgery performed and the nature of the **horse's** condition.
  - 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** is attached could result in **your** claim not being paid, or **your** insurance becoming invalid.

**What is not covered**

This **endorsement** does not cover:

1. Any surgery not performed by a **veterinary surgeon** in a recognised Equine Surgical Facility.
2. Conditions existing, diagnosed or treated prior to the commencement of coverage under this insurance.
3. Any examination, medical treatment or **medication** unless it is given in conjunction with the covered surgical procedure being claimed for.

4. Surgery not performed under general anaesthesia.
5. Any elective or voluntary surgical procedure.
6. **Post-mortem** procedures or associated fees.
7. Costs of transporting the **horse**.
8. Euthanasia of the **horse**.
9. The disposal of the carcass.
10. Malicious or wilful injury or criminal or intentional acts or omissions by you.
11. Failure by **you** to provide proper care and attention for the **horse** at all times.
12. Use of the **horse** for a purpose other than that stated in the **schedule**.
13. Any claim in any way caused by, happening through, in consequence of or contributed to by one or more of the following:
  - a) nuclear reaction, nuclear radiation or radioactive contamination;
  - b) confiscation or nationalisation or requisition by or under the order of any government or public or local authority or any person or body having or claiming jurisdiction in the matter;
  - c) war, whether war be declared or not, hostilities or any act of war or civil war;
  - d) any **Cyber incident**; or
  - e) any **Coronavirus related loss**.

### **Deductible**

**We will not pay the first CHF 250 of each and every claim.**