

LIFE SAVING SURGICAL FEES EXTENSION ENDORSEMENT

GLOSSARY (in the context 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.

Reasonable and customary veterinary expenses shall be expenses for a necessary veterinary service or product within the range of the usual fees for the same or similar service or product charged by most **veterinary surgeons** within the community where the service or product is supplied.

INSURING CLAUSE

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 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 expenses** 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**.

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 itemised invoices relating to the claim.

Failure to comply with the above 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.

EXCLUSIONS

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. Costs of transporting the **horse**.
7. Euthanasia of the **horse**.
8. The disposal of the carcass.
9. Malicious or wilful injury or criminal or intentional acts or omissions by you.
10. Failure by **you** to provide proper care and attention for the **horse** at all times.
11. Use of the **horse** for a purpose other than that stated in the **schedule**.

Deductible

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