

VETERINARY FEES EXTENSION ENDORSEMENT

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**, the following additional definitions will apply:

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.

Accidental external injury will mean:

A sudden physical injury caused by accidental, violent and visible means that results in a visible external wound.

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**.

Additional Important Conditions

1. the veterinary fees referred to above must be the direct result of an accident, 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, illness or disease.
3. **We** will only make a payment if the veterinary fees agreed by both **your veterinary surgeon** and **our veterinary surgeon** have arisen within twelve (12) months from the date of first occurrence of such accident, 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.
 - b) A report signed by the **veterinary surgeon**, describing the nature of the **horse's** accident, illness or disease and the procedures performed (showing consultation, drug, mileage and the like).
 - 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.

Additional Conditions

1. If the veterinary fees incurred are higher than the fees usually charged by a general or referral practice, **we** reserve the right to request a second opinion from **our veterinary surgeon** and have the right to pay only the veterinary fees usually charged by a general or referral practice in a similar area.
2. If the veterinary treatment or alternative medicine or alternative treatment that the **horse** receives is not required or may be excessive when compared with the treatment that is normally recommended to treat the same illness or injury by general or referral practices, **we** reserve the right to request a second opinion from **our veterinary surgeon** and have the right to pay only the cost of the veterinary treatment or alternative medicine or alternative treatment that was necessary to treat the injury or illness, as advised by **our veterinary surgeon**.

What is not covered

This **endorsement** does not cover:

1.

- a) Veterinary treatment unless performed by a **veterinary surgeon**.
- b) Livery except medically necessary and up to a limit of CHF 50.00 per night for a maximum of 5 consecutive nights.
- c) Cost of transporting the **horse**.
- d) Euthanasia of the **horse**.
- e) The disposal of the carcass.
- f) Non-medical charges including but not limited to post and packaging, completion of claim(s) form(s) and reports.
- g) Behavioural problems unless established and certified by **your veterinary surgeon** to have been caused by the direct result of an accident, illness or disease first occurring and first manifesting during the **period of insurance**.
- h) Vices.
- i) Wolf Teeth, routine dentistry and congenital malocclusions.
- j) Routine costs for pregnancy and/or foaling.
- k) The cost of treatment that is not veterinary treatment that could be carried out by **you**, unless **your veterinary surgeon** confirms that a **veterinary surgeon** must carry this out regardless of **your** personal circumstances. This includes the use of horse walkers and other aids.
- l) Diagnostic fees or treatment costs in any way related to or associated with poor performance, unless established and certified by **our veterinary surgeon** to have been caused by an accident, illness or disease first occurring and first manifesting itself during the **period of insurance**.
- m) Any costs of farriery.
- n) Gastric ulcers unless the **horse** is symptomatic, a diagnosis of gastric ulcers has been confirmed by endoscopy, and either:
 - a. coverage under this Endorsement has been in effect for at least 90 days; or
 - b. the **horse** was scoped within the 30 days immediately prior to the start date of this Endorsement and such scope confirmed no evidence of gastric ulcers.Neither a) or b) will apply to this exclusion if this policy is a renewal to **us** with no lapse in cover between policies.
- o) Ulcer medication unless prescribed in conjunction with other veterinary fees covered under this Endorsement and while the **horse** is hospitalized.
- p) Impinging dorsal spinous processes / kissing spines, unless the **horse** is symptomatic
- q) Call-out, mileage or visit charges that exceed CHF 70 per visit and maximum of 3 visits per claim.

2. Referrals carried out as a second opinion, or referrals to a specialist veterinary centre or hospital, unless it has been recommended by **your veterinary surgeon** and a veterinary report to this effect is submitted prior to such second opinion or referral to a specialist veterinary centre or hospital occurring, or in the case of urgent referral in an emergency attempt to save the **horse's** life advice must be given to **your broker** as soon as possible.

3. Any claim other than those arising from an **accidental external injury** arising within 14 (fourteen) days of inception, or within 14 (fourteen) days of the date of the **horse** being added to the insurance to which this **endorsement** is attached.
4. Any lameness claim in any way related to or associated with navicular disease, arthritis or degenerative joint disease arising within ninety (90) days of the date of the **horse** being added to the insurance to which this **endorsement** is attached.
5. Fees for alternative medicine and treatment, including but not limited to osteopathy, physiotherapy, acupuncture, hydrotherapy and the like, unless authorised by **us** and **our** advising **veterinary surgeon** in writing prior to the commencement of treatment.

Deductible

We will not pay the **deductible** of CHF 500 or 15% (fifteen per cent) of the total of each and every claim, whichever is the greater.

In addition to and after the application of the **deductible** specified above, **we** will not pay 50% (fifty per cent) of the costs for MRI and Scintigraphy.

**THIS VETERINARY FEES COVERAGE IS EXCESS TO THE COVERAGE PROVIDED UNDER
THE LIFE SAVING SURGICAL FEES INSURANCE.**