

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **COLIC SURGERY EXPENSE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **EQUINE MORTALITY POLICY**

#### **A. COVERAGE**

For each horse shown on the Schedule, including subsequent endorsements, we agree with you as follows:

We will indemnify you for "reasonable and customary surgical fees" you incur for "colic surgery", provided to the "horse", by a "licensed veterinarian", resulting from and necessitated by an occurrence of "colic" or intestinal disease or disorder that is first sustained or that first occurs and is reported to us during the "coverage period" of mortality insurance.

In addition, we will indemnify you for approved medical fees incurred during the thirty (30) days following the "colic surgery" directly relating to the surgery and convalescence. The medical fees payable will not exceed one hundred percent (100%) of the "reasonable and customary surgical fees".

In addition, we will indemnify you for "third party emergency transportation", not to exceed \$300 per year.

All services must be performed during the "policy period".

#### **B. LIMIT OF INSURANCE:**

The annual aggregate limit for all payments under this endorsement for each "horse" is the lesser of \$3,000 or sixty percent (60%) of the mortality limit of insurance for the horse as stated in the Schedule, including subsequent endorsements.

#### **C. ADDITIONAL CONDITIONS**

##### **1. DUTIES IN THE EVENT OF A CLAIM**

Immediate notice is required in accordance with the Policy.

Within sixty (60) days of the "colic surgery", you must file with us a statement of loss that includes a written report signed by the attending "licensed veterinarian", describing the "colic surgery" performed and the condition of the insured "horse";

Within sixty (60) days of the "colic surgery", you must submit to us copies of itemized bills showing all fees, costs, and expenses for "colic surgery", costs of associated post-operative medical care, and costs of "third party emergency transportation".

##### **2. OTHER CONDITIONS**

Coverage provided by this endorsement is primary to all other insurance or benefits available to you that provide similar coverage.

In the event that mortality coverage on any "horse" to which this endorsement applies expires or is cancelled or deleted, this coverage will automatically terminate unless the mortality coverage for that "horse" is reinstated or restored.

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#### **D. ADDITIONAL EXCLUSIONS**

We will not pay for loss of a "horse" arising out of any of the following:

1. Coverage for any "horse" that has suffered "colic" or intestinal disease or disorder, impaction, or torsion in the twelve (12) months prior to the beginning of the "coverage period" or has undergone digestive tract resection at any time.
2. Any fees or expenses incurred prior to any surgical procedure.
3. Any nutraceutical, whether or not at the direction of a "licensed veterinarian".
4. Any horse covered under the Named Perils Endorsement (EMP 218)

#### **E. ADDITIONAL DEFINITIONS**

For the purposes of this endorsement only, the following definitions apply and supersede any definitions of these terms in the Policy or other endorsements:

1. "Colic" means abdominal pain or any gastrointestinal condition that causes pain.
2. "Colic surgery" means any corrective, surgically invasive procedure performed at an equine surgical clinic by a licensed veterinarian under general anesthesia for the treatment of "colic" or intestinal disease or disorder.
3. "Third party emergency transportation" means the transportation of the insured horse to an equine surgical clinic for "colic surgery" by an independent contractor, who is not an employee or a relative of the Insured.
4. "Reasonable and customary surgical fees" means costs and expenses that are within the range of usual charges for the same or similar service or supplies charged by most veterinarians, or justified by all the attending circumstances, including but not limited to: the time required to perform the service or procedure, the severity of the condition treated, and the complexity of treatment of a particular case.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.