

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **NAMED PERILS COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **EQUINE MORTALITY POLICY**

For each "horse" insured for named perils coverage, and shown in the Schedule or subsequent endorsements, we agree with you as follows:

The indemnity provisions of PART II. COVERAGES sections A and C do not apply unless the death of the "horse" occurs as a direct result of any of the following perils:

- (a) fire, lightning, explosion, or smoke resulting therefrom;
- (b) windstorm, hurricane, tornado, hail, earthquake, or flood;
- (c) drowning;
- (d) artificial electricity;
- (e) collapse of building;
- (f) attack by dogs or wild animals;
- (g) accidental shooting except by you or your agents, employees, or representatives;
- (h) collision or overturning of any motor vehicle in which the "horse" is being transported, other than collision with your vehicles or vehicles of your agents, employees, or representatives;
- (i) sinking, burning, or collision of vessels in which the "horse" is being conveyed on inland waterways only;
- (j) collision, derailment, or overturning of a conveyance in which the "horse" is being transported by railroad (but the coming together of railroad cars during coupling operations will not be deemed a collision);
- (k) objects falling from aircraft;
- (l) accident to an aircraft in which the "horse" is being transported;
- (m) where the "horse" is destroyed while on board an aircraft in flight at the order of the person responsible for the safety of the aircraft who confirms in a sworn statement that in his or her opinion the "horse" was so uncontrollable (berserk) as to have been a danger at that time to the safety of the aircraft, crew, passengers, or cargo.

### **ADDITIONAL CONDITIONS**

The provisions of the Colic Surgery Expense Endorsement (EMP 211) do not apply to any "horse" insured for named perils coverage under this endorsement.

In the event of a claim paid under this endorsement, the premium in respect of the "horse" is fully earned and retained.

**ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.**