

## **COLIC SURGERY EXPENSE ENDORSEMENT WORDING**

In consideration of the mortality premium paid in respect of each animal to be insured for this coverage, such premium to be shown on the declarations or in accordance with endorsements of the policy to which this wording applies, the Company agrees to payment of the following:

The veterinary surgeon's reasonable and customary surgical operating room charges incurred as a result of a colic episode occurring and reported to the company during the period of insurance of the animal for which mortality coverage is in force. Also covered are approved non-surgical medical fees incurred during the thirty (30) days following the surgery directly relating to the surgery and convalescence. The nonsurgical veterinary fees payable will not exceed one hundred percent (100%) of the actual surgical operating room charges. Reimbursement will be provided for third party emergency transportation not to exceed \$300 per year.

**LIMIT OF INSURANCE:** \$3,000.00 annual aggregate limit, not to exceed sixty percent (60%) of the mortality limit of insurance on the insured animal.

**DEDUCTIBLE:** Hereon \$0; however this coverage is excess of the aggregate limit of any other benefits or insurance.

**CLAIMS NOTIFICATION:** Immediate notice is required in accordance with Item G of the Policy Declarations Page 1, however within sixty (60) days of the colic surgery, you must file with us a statement of loss that includes a report signed by the attending licensed veterinarian describing the colic surgery performed and the Insured Animal's condition and copies of paid, itemized bills showing all fees, costs and expenses for colic surgery, associated with post-operative care, and third-party emergency transportation. To report an incident, call 1-800-783-9418 nationwide or (502) 875-3561 in Kentucky.

### **EXCLUSIONS APPLICABLE:**

1. Coverage for any animal that has suffered colic, impaction or torsion in the twelve (12) months prior to the effective date of this policy or has undergone digestive tract resection at any time.
2. Additional costs and expenses as a result of the insured horse's death.
3. Any fees or expenses incurred prior to any surgical procedure.

**CONDITIONS APPLICABLE:** The colic surgery must be performed during the Policy Period, by a licensed veterinarian in an equine surgical clinic, or a school of veterinary medicine, located within the continental United States or Canada.

If you have other insurance or benefits that provide similar coverage for colic surgery, we will pay only excess over what you should have received from those other coverages. We will pay only excess of the maximum aggregate limit regardless of whether you can collect on the other coverages or not.

### **DEFINITIONS APPLICABLE:**

1. Colic surgery means any corrective, surgically invasive procedure performed under general anesthesia necessary for the treatment of acute abdominal pain of the equine large and/or small intestine.
2. Third party emergency transportation means the transportation of the Insured Animal to a school of veterinary medicine or an equine surgical clinic for colic surgery by an independent contractor, who is not an employee or a relative of yours.

3. Reasonable and customary fees means fees that are within the range of usual fees for the same or a similar service or supply billed 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.

This endorsement is subject otherwise to the terms, conditions, exclusions and limitations of the policy to which this endorsement is attached.