

EQUINE MAJOR MEDICAL AND SURGICAL COVERAGE WORDING *(Annual limit \$10,000)*

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

Reasonable and customary charges of a licensed veterinarian(s) which are necessitated by accident, illness, disease or injury occurring during the period of insurance for which mortality coverage is in force. Services must be performed during the coverage period or within 90 days after the expiration date of the policy or the mortality period of the insured horse.

LIMIT OF INSURANCE: Annual aggregate limit as stated in Item J of the Declarations or any endorsements of the policy for covered procedures except for diagnostics in respect of non-surgical lameness which is limited to \$1,000.00 per occurrence.

DEDUCTIBLE: \$150.00 each and every claim or reoccurrence thereof made during the period of insurance for each occurrence of accident, illness, injury, disease or surgical procedure. However this coverage is excess of the aggregate limit of any other benefits or insurance.

CLAIM NOTIFICATION: See Item G of the Policy Declarations Page 1.

EXCLUSIONS: This endorsement excludes claims arising from any of the following:

1. Any undisclosed condition of the horse or any condition excluded by the policy or by any endorsement to which this endorsement is attached.
2. Any elective surgery and/or procedures including but not limited to castration, caslicks, cosmetic procedures, chiropractic, massage, acupuncture treatment, aqua-tread, whirlpool, treadmill treatment, laser treatment, and/or magnetic blanket treatment.
3. Any claim as a result of malicious or willful injury and/or poisoning and/or gross negligence whether or not caused by the insured.
4. Costs of transportation, veterinary travel, and/or call charges.
5. Any treatments normally associated with the maintenance of a healthy horse.
6. Birth defects, developmental, and/or congenital conditions such as (but not limited to) undescended testicles, umbilical hernia, or corrective treatment such as for contracted tendons whether evident or not at the effective date of coverage for the insured horse.
7. Treatment rendered more than ninety (90) days prior to notifying us of the condition.
8. Any dental procedure.
9. Any post mortem and/or necropsy procedure.
10. Any procedures or preventative joint treatment such as injections of synovial fluid, stimulators or replacers including cortico-steroids and/or anabolic steroids whether or not used in conjunction with any other treatments.
11. Any horse used for racing or intended for racing.
12. Any horse under 30 days old or over 15 years old.

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