

EQUINE ZERO DEDUCTIBLE SURGICAL COVERAGE ENDORSEMENT

In consideration of the additional premium, fully earned, 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 an illness or injury, occurring and reported to the company prior to the actual expiration date of the policy as described in Item C of the Policy Declarations Page 1, plus approved non-surgical medical fees incurred during the thirty (30) days following the surgery directly relating to the surgery, however the non-surgical veterinary fees payable will not exceed one hundred percent (100%) of the actual surgical operating room charges.

LIMIT OF INSURANCE: \$5,000.00 annual aggregate limit.

DEDUCTIBLE: \$0 each and every claim made during the period of insurance for each separate occurrence of illness or injury requiring surgery. This coverage is primary to colic surgical coverage provided by this policy (AEM 211), however this coverage is excess of the aggregate limit of any other benefits or insurance.

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

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

1. Animals under six (6) months old or over seventeen (17) years old.
2. Racing animals, animals in race training or intended for racing.
3. Any surgical procedure directly or indirectly relating to any prior or pre-existing condition of the covered animal or any condition excluded by the policy to which this endorsement attaches.
4. Any surgical procedure not performed by a licensed veterinary surgeon at a Surgical Clinic or at a School of Veterinary Medicine.
5. Any elective or voluntary surgical procedure including but not limited to: any surgery to correct laryngeal hemiplegia, entrapment of epiglottis, neurectomy, castration, caslicks and/or cosmetic procedure.
6. Any postmortem or necropsy procedures.
7. Any examination, medication or treatment not directly related to a covered surgical procedure.
8. Any claim as a result of malicious or willful injury and/or poisoning and/or gross negligence whether or not caused by the insured.
9. Costs of transportation, veterinary travel, and/or call charges.
10. Any treatments normally associated with the maintenance of a healthy horse.
11. Any surgical procedure not performed under general anesthesia unless specifically approved prior to the procedure by the Company.
12. Birth defects, developmental conditions, growth or nutritional conditions, and/or congenital conditions including but not limited to: undescended testicles, umbilical hernia, or corrective treatment such as for contracted tendons or club foot whether evident or not at the effective date of coverage for the insured horse.
13. Any fees or expenses incurred prior to any surgical procedure.
14. Any dental procedure unless necessitated by a visible, external, accidental and violent means injury.
15. Any charges arising out of complications from an excluded procedure, treatment, or condition.
16. Treatment rendered more than ninety (90) days prior to notifying us of the condition.

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