

GUARANTEED EXTENSION OF COVERAGE ENDORSEMENT

In consideration of the mortality premium paid in respect of each individual horse to be covered by this endorsement, such premium to be shown in the policy declarations or in accordance with endorsements of the policy to which this endorsement applies, PART II. (1) of the policy wording is amended as follows:

PART II. AGREEMENT

(1) With the Insured that in the event of the death during the Policy Period, or within twelve (12) months after the expiration of the Policy Period, of the insured animal specified in the Schedule as a result of any accident occurring, or illness or disease first manifesting itself during the Policy Period, and subject to written notice of such accident, illness or disease having been given to the Company prior to the expiration of the Policy Period, the Company will indemnify the Insured for the actual cash value of such animal at the time of the accident or the manifestation of the disease or illness causing its death up to but not exceeding the limit of the Company's liability specified in the Schedule applicable to such animal less any Deductible.

However, in the event that the horse is covered on this policy for less than twelve (12) months, this extension of coverage will not exceed the number of days the horse was covered under the expiring policy.

Coverage provided by this endorsement does not apply to any of the following:

1. Any horse used for racing or intended for racing.
2. Horses over sixteen (16) years old.
3. Any preexisting condition of the horse not disclosed to the Company or any condition excluded by the policy or any attached endorsement.
4. Any action by an Insured which results in release of liability of the Company in accordance with the policy conditions.
5. Any horse transported out of the continental United States or Canada.
6. Any additional coverages added to the horse by endorsement or charge, including named or extended perils, surgical and/or medical coverages, loss of use with or without economic destruction, breeding stallion infertility, third party liability or value endorsements.
7. Birth defects, developmental, and/or congenital conditions or complications therefrom whether or not evident at the effective date of coverage for the insured horse.

The Company is not obligated to offer this extension on any subsequent renewal policies.

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