

**THIS ENDORSEMENT CHANGES THE INSURANCE PLEASE READ IT CAREFULLY**

**MAJOR MEDICAL ENDORSEMENT - NO CO-PAY WORDING**

(For attachment to L.E. USA)

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Subject to all of the terms, conditions, limitations, definitions and exclusions of the Insurance to which this Endorsement is attached and in consideration of an additional premium as stated in the Evidence of Insurance for each HORSE, the insurance is extended to reimburse the INSURED up to the LIMIT OF LIABILITY as stated in the Evidence of Insurance for REASONABLE and CUSTOMARY MAJOR MEDICAL TREATMENT.

**GLOSSARY** (in the context of this Endorsement):

**LIMIT OF LIABILITY:** Annual aggregate limit as stated in the Evidence of Insurance per horse, including subsequent Endorsements. Unless otherwise agreed, this shall not exceed the mortality sum insured.

**DEDUCTIBLE:** Monetary amount to be borne by the INSURED in the event of each and every loss covered by this Endorsement before any claim shall be payable. The DEDUCTIBLE amount for this Endorsement is as stated in the Evidence of Insurance, per HORSE, including subsequent Endorsements. A DEDUCTIBLE applies to each separate, unrelated, non-recurring accident or incident of injury, lameness condition or lameness injury, disease or illness.

**MAJOR MEDICAL TREATMENT** means medical treatment and/or surgery performed by a VETERINARIAN, agreed by both the INSURED's and the Underwriters' VETERINARIAN and necessitated by an accident, illness, injury or disease.

**REASONABLE and CUSTOMARY** means necessary fees which are incurred as a direct result of MAJOR MEDICAL TREATMENT, and are within the range of the usual fees for the same or similar service or product charged by most VETERINARIANS within the community where the service or product is supplied.

**CONDITIONS:**

It is a condition precedent to the Underwriters liability hereunder that the MAJOR MEDICAL TREATMENT referred to above is the direct result of an accident, injury, illness or disease first occurring and first manifesting itself during the period of this insurance and advised immediately to the Underwriters and in any event before the expiration of this Insurance.

Claims shall be recoverable under this Endorsement provided the MAJOR MEDICAL TREATMENT shall have begun within thirty (30) days from the date of first occurrence of such accident, injury, illness or disease.

In the event the mortality coverage on any HORSE to which this Endorsement applies is cancelled or deleted, this coverage shall automatically terminate.

In the event of payment of a claim under this Endorsement, the annual premium for this Endorsement shall be fully earned.

**CLAIMS NOTIFICATION:** Immediate notification is required by telephone, facsimile or electronic mail in accordance with the Policy Condition 7c.

**DUTIES IN THE EVENT OF A CLAIM:** For the purpose of this Endorsement only, the INSURED must within sixty (60) days after the completion of the MAJOR MEDICAL TREATMENT, provide the Underwriters with:

- a) a report signed by the attending VETERINARIAN, describing the nature of the HORSE's accident, injury, illness or disease and the procedures and medical treatment performed, associated itemized cost of treatment performed and describing the animal's condition;
- b) copies of all itemized invoices in respect of MAJOR MEDICAL TREATMENT for which the claim is made.

**EXTENSION PERIOD:** Claims shall be recoverable under this Endorsement provided the REASONABLE AND CUSTOMARY MAJOR MEDICAL TREATMENT shall have arisen within 180 days from the date of first occurrence of such accident, injury, illness or disease, or in the case of non-surgical lameness within 120 days from the date of first occurrence.

**EXCLUSIONS:**

This Endorsement does not cover any MAJOR MEDICAL TREATMENT including any diagnostic testing incurred as a result of or arising from:

- 1) Any treatment normally associated with the maintenance of a healthy HORSE.
- 2) Any treatment for an accident or injury that occurred, or sickness, illness, disease or medical conditions that existed, or was diagnosed, or treated prior to the effective date of this Endorsement.
- 3) Any elective or voluntary medical treatment, including but not limited to castration, Caslicks surgery, EIPH or Laryngeal Hemiplegia or any related or subsequently related treatment; cosmetic surgery or any related or subsequently related treatment; any preventative, elective, performance enhancing or voluntary medical treatment.
- 4) Any congenital birth defect including but not limited to umbilical or scrotal hernia, undescended testicles, cryptorchidism, contracted tendons, club foot, etc., whether or not evident at the commencement of this Insurance and whether or not deemed developmental or acquired.
- 5) Any lameness condition manifesting and subsequently diagnosed as degenerative joint disease, arthritis, osteoarthritis, osteochondrosis, navicular disease or bone chips unless coverage under this Endorsement has been in effect for at least 180 days. The 180 day wait period does not apply if this is a renewal of an Insurance of the HORSE with current Underwriters, or if Underwriters accepted radiographic evidence that these conditions were not present in the HORSE prior to inception of this Major Medical Endorsement.
- 6) Routine costs for pregnancy and/or foaling, except for complications arising out of pregnancy or foaling.
- 7) Boarding and/or hospitalization charges, unless at a licensed veterinary clinic or hospital and necessary for the treatment of a covered medical condition.
- 8) Vices and/or behavioral problems unless established and certified by the INSURED's VETERINARIAN to have been caused by the direct result of an accident, injury, or any illness or disease first occurring and first manifesting during the period of this insurance.
- 9) Any alternative treatment or procedure, including but not limited to chiropractic, massage, osteopathy, physiotherapy, acupuncture or laser therapy unless authorized by Underwriters and their VETERINARIAN in writing prior to the commencement of treatment. However, Underwriters will agree to a

reimbursement of up to an annual limit of \$1,000 (but never to exceed the LIMIT OF LIABILITY) for hydrotherapy and aqua therapy, and certified by the Insured's VETERINARIAN to be medically necessary for recovery of the HORSE.

- 10) Any joint treatment or procedure such as injections of synovial fluid, stimulators, or replacers including cortico-steroids and anabolic steroids, unless recommended by the INSURED's VETERINARIAN as treatment following surgery or as medical treatment after an accident or visible injury which caused lameness.
- 11) Gastric ulcers unless coverage under this Endorsement has been in effect for at least ninety (90) days or unless the HORSE has or unless the HORSE was previously scoped within the 30 days prior to inception of this Major Medical coverage and such scope confirmed no evidence of ulcers. The ninety (90) day period does not apply if this is a renewal of an Insurance of the HORSE with current Underwriters.
- 12) Ulcer medication unless prescribed in conjunction with other MAJOR MEDICAL TREATMENT and while the HORSE is hospitalized.
- 13) Any dental procedure not determined to be medically necessary due to an accident, injury, illness, or disease.
- 14) Any farrier services including related consulting expense, corrective shoeing and therapeutic shoeing, whether or not medically necessitated or prescribed by a VETERINARIAN.
- 15) Any cost of euthanasia, post mortem or necropsy procedure or cost related to disposal of the carcass.
- 16) Any costs or expenses for transportation of the horse to or from a veterinary treatment facility.
- 17) Any costs or expenses for VETERINARIAN travel, farm call, referral charges or emergency fees.
- 18) HORSEs under thirty (30) days or over fifteen (15) years of age at the effective date of this extension unless otherwise agreed by Underwriters.
- 19) Racehorses and HORSEs in training for racing.

**DEDUCTIBLE**

Underwriters will not pay the amount stated in the Schedule, of each and every claim.

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