

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FREE COLIC SURGERY ENDORSEMENT

This endorsement modifies the insurance provided under your **EQUINE MORTALITY - BROAD FORM** policy, by adding the following separate Additional Coverage:

I. ADDITIONAL COVERAGE - FREE COLIC SURGERY

Subject otherwise to all of the terms, provisions, conditions, limitations and exclusions of the Policy to which this endorsement is attached, and subject also to the additional terms, provisions, conditions, limitations, and exclusions of this endorsement, we will pay you "reasonable and customary veterinary fees" incurred for "colic surgery" provided to your "horse" by a "qualified veterinarian":

- A.** From the effective date of this endorsement to the end of the "policy period"; or
- B.** Within 120 days immediately after the end of the "policy period" if the "policy period" is 365 days or longer; but in no event longer than the "policy period" as defined in the **EQUINE MORTALITY - BROAD FORM** policy to which this is attached,

Provided that the "colic surgery" is necessitated by an incident of "colic" to a "horse", that is first sustained, or that first occurs, during the period in which this endorsement is in effect and reported to us during that period.

II. ADDITIONAL PREMIUM - THIS COVERAGE IS FREE

III. AGGREGATE LIMIT OF INSURANCE

The maximum we will pay under this endorsement, for the total sum of any and all "reasonable and customary veterinary fees" incurred for "colic surgery" provided to any one "horse" is \$3,500 in the aggregate. Our payment of a claim or loss under this endorsement will not reduce any other limit of insurance afforded by any other part of the Policy to which this endorsement is attached or afforded by any other endorsement.

IV. OTHER INSURANCE

The coverage for "colic surgery" is primary of any other collectible insurance.

V. OWNERSHIP CLAUSE

If you have partial ownership in the covered animal, we will pay only the portion of any covered expense as it directly relates to your percentage of ownership interest in the animal, subject to the limit of liability. For example: if you own 50% of a covered animal, the maximum benefit available under this endorsement is 50% of the above noted Aggregate Limit of Insurance.

VI. ADDITIONAL EXCLUSIONS

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

- A.** Any "horse" with a previous incident of "colic" or other gastrointestinal disorder, unless such history was fully and accurately disclosed to and accepted by us prior to the effective date of this endorsement.

- B.** Any “colic surgery”:
1. For or relating in any manner to any condition other than “colic”; or
 2. Provided by someone other than a “qualified veterinarian”; or
 3. Rendered to treat any “colic” that is related in any manner to any malicious or intentional act, poisoning, or gross negligence, whether or not caused by you; or
 4. For any “horse” under thirty (30) days or over twenty (20) years of age at the effective date of this endorsement.
- C.** Any expenses for a necropsy, “authorized humane destruction”, any other intentional destruction of a “horse”, disposal of a deceased “horse”, veterinarian call charges, veterinarian travel, or “horse” transport fees.
- D.** Any hospitalization or boarding charge from any facility that is neither an accredited school of veterinary medicine nor a licensed veterinary clinic.
- E.** Any fee or expense that is charged, paid, or incurred for preparation of any report required by Additional Condition precedent V.B., below.
- F.** Any “horse” covered under the **EQUINE MORTALITY - SPECIFIED PERILS FORM**.

VII. ADDITIONAL CONDITIONS PRECEDENT: YOUR DUTIES IN THE EVENT OF A CLAIM

Section **VI. CONDITIONS PRECEDENT** of the **EQUINE MORTALITY - BROAD FORM** policy is amended by adding the following Additional Conditions precedent which apply to only the Additional Coverage afforded by this endorsement. It is a condition precedent to any insurance afforded under Additional Coverage - Colic Surgery:

- A.** That you give to us immediate notice of any “colic” of the “horse”: Such notice should be given by telephone to us at our **24 HOUR EQUINE OPERATIONS CALL NUMBER: 1-800-331-0211**, and must include (a) a description of the event and (b) the name and contact information of each “qualified veterinarian” providing “colic surgery” to the “horse”.
- B.** That, within sixty (60) days of any “colic surgery” that is the subject of a claim under this Additional Coverage, you submit to us a written report signed by the “qualified veterinarian” of the “horse” describing the “colic surgery” and the “horse’s” diagnosis and condition. No charge or expense paid or incurred in connection with the preparation of such a report is covered under this endorsement. Any and all such charges and expenses are your responsibility.
- C.** That, within sixty (60) days of any “colic surgery” that is the subject of a claim under this Additional Coverage, you also submit to us complete copies of all bills or invoices for such “colic surgery”.
- D.** That you assist and cooperate with us and our representative in the adjustment and investigation of any claim or potential claim under this Additional Coverage. Such cooperation must include, but is not limited to, providing us and our representatives with access to any person(s), information, records and documents we may require.

Any breach of any one or more applicable conditions precedent in respect of that “horse”, loss, or claim, will invalidate coverage under this Additional Coverage in respect to that “horse”, loss, or claim and will release us from all liability in respect to that “horse”, loss, or claim.

VIII. ADDITIONAL DEFINITIONS

The following definitions are added to **VIII. DEFINITIONS** of the **EQUINE MORTALITY - BROAD FORM** policy:

- A. **“Colic”** means acute abdominal pain caused by spasm, obstructions, twisting, entrapment, impaction, or lack of motility.
- B. **“Reasonable and customary veterinary fees”** means reasonable fees for a necessary veterinary service or product, 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.
- C. **“Colic Surgery”** means any surgically invasive corrective procedure performed to a “horse” under general anesthesia by a “qualified veterinarian” to treat acute abdominal pain to which this Additional Coverage - Free Colic Surgery applies.

All other terms, provisions, conditions, limitations, and exclusions of the **EQUINE MORTALITY - BROAD FORM** policy remain unchanged.