

VETERINARY FEES EXTENSION CLAUSE

(For attachment to the L (U.K. & Overseas) Bloodstock Policy)

In consideration of the premium paid hereon and subject to the terms and conditions of this Insurance, in the event of an insured animal manifesting during the period of this insurance a condition that requires veterinary treatment this extension will pay Veterinary Fees incurred up to £10,000 any one claim and in all, advised during the period of this insurance.

CONDITIONS

It is a condition precedent to the Underwriters' Liability hereunder that the condition referred to above is the direct result of an accident sustained, or an illness or disease contracted during the period of insurance and is advised in accordance with Condition 6 of this Insurance. Claims shall be recoverable under this extension provided the condition agreed by both the Assured's and the Underwriters' Veterinary Surgeon shall have arisen within twelve months from the date of occurrence of the accident, illness or disease reported under Condition 6. Claims are subject to the completion of a claim form, obtainable from the person named in the Schedule, and a detailed account from the attending Veterinary Surgeon (showing consultation, mgs, mileage and the like).

EXCLUSIONS

This Extension does not cover:

1. veterinary fees:
 - (i) in connection with breeding, livery or transportation costs,
 - (ii) for hospitalisation following surgery which relates to keep and attention,
 - (iii) for referrals carried out as a second opinion, or referrals to a specialist veterinary centre or hospital unless a full written report has been submitted to and permission has been obtained in writing from the Underwriters.
2. any claim arising out of an illness or a disease contracted within 14 days of inception, or within 14 days of the date of an Insured Animal being added to the Insurance to which this Extension attaches.
3. fees for alternative medicine and treatment, including but not limited to osteopathy, physiotherapy, acupuncture, hydrotherapy and the like, unless:
 - (i) recommended by the Assured's Veterinary Surgeon **and** then limited to £300 (or currency equivalent) in the aggregate any one claim, any one event, and
 - (ii) authorised by the Underwriters and their advising Veterinary Surgeon in writing

DEDUCTIBLE

The Assured shall bear for his own account the first £500 of each and every claim.

ALL OTHER POLICY TERMS AND CONDITIONS REMAIN UNALTERED.

9/4/95
NMA 2647