

VETERINARY FEES EXTENSION ENDORSEMENT
(For attachment to L.E. Mortality Forms)

GLOSSARY (in the context of this Endorsement):

DEDUCTIBLE shall be a monetary amount to be borne by the INSURED in the event of a loss or losses covered by this Insurance before any claim shall be payable.

Subject to all of the terms, conditions and exclusions of the Insurance to which this Endorsement is attached and in consideration of an additional premium as stated in the Certificate per HORSE, this Insurance is extended to reimburse the INSURED up to the limit stated in the Certificate of £3,000 for reasonable and customary veterinary fees incurred during the period of this Insurance.

It is a condition precedent to the Underwriters' liability hereunder that the veterinary fees referred to above are the direct result of an accident, or an illness or disease first occurring and first manifesting itself during the period of 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 veterinary fees agreed by both the INSURED's and the Underwriters' VETERINARY SURGEON shall have arisen within twelve months from the date of first occurrence of such accident, illness or disease.

For the purpose of this Endorsement only, the INSURED must, within 60 (sixty) days after the completion of the veterinary treatment, provide the Underwriters with:

- a) a completed claim(s) form satisfactory to the Underwriters.
- b) a report, signed by the VETERINARY SURGEON, describing the nature of the HORSE's accident, illness or disease and the procedures performed (showing consultation, drugs, mileage and the like).
- c) copies of all invoices in respect of which the claim is made.

ADDITIONAL EXCLUSIONS

This Endorsement does not cover:

1.
 - a) Veterinary treatment unless performed by a VETERINARY SURGEON.
 - b) Livery.
 - c) Transport of the HORSE.
 - d) Post Mortem fees or cost.
 - e) Euthanasia of the HORSE.
 - f) The disposal of the carcass.
 - g) The proportion of bills for hospitalisation following surgery which relates to livery.
 - h) Non-medical charges including but not limited to post and packaging, completion of claim(s) form(s) and reports.
 - i) Behavioural problems unless established and certified by the INSURED's VETERINARY SURGEON to have been caused by the direct result of an accident, or an illness or disease contracted during the period of this Insurance.
 - j) Vices.
 - k) Wolf Teeth.
 - l) Routine costs for pregnancy and/or foaling.
2. Referrals carried out as a second opinion, or referrals to a specialist veterinary centre or hospital, unless it has been recommended by the attending VETERINARY SURGEON and a veterinary report to this effect is submitted prior to the referral, or in case of an urgent referral verbal advice must be given to the person or persons specified for the purpose of notification in the Certificate.
3. Any claim arising out of an illness or a disease contracted within 14 (fourteen) days of inception, or within 14 (fourteen) days of the date of the HORSE being added to the Insurance to which this Endorsement attaches.

4. Fees for alternative medicine and treatment, including but not limited to osteopathy, physiotherapy, acupuncture, hydrotherapy and the like, unless authorised by the Underwriters and their advising VETERINARY SURGEON in writing prior to the commencement of treatment **and then** limited to £300 in the aggregate any one claim, any one event.

DEDUCTIBLE

The Underwriters will not pay the amount stated in the Certificate of £175 excess of each and every claim.

Words and terms appearing in all capital letters (other than headings) are defined in the GLOSSARY above and/or in the L.E. Equine Insurance Form, of which this Endorsement is part.

LMA5079
4 September 2007