



Section F – Life Saving Surgical Costs

You are automatically covered by this section up to a limit of liability of EUR 1,500. An increased limit of liability can be purchased for an additional premium if agreed by **us**, and will be shown in **your insurance terms** if applicable.

IMPORTANT NOTICE: This policy specifically excludes cover for fees for hospitalisation, surgery or care where no life saving surgery is undertaken. The cover provided by this **endorsement** is not all-encompassing veterinary fees cover; it is a catastrophe life saving surgery cover designed to reimburse **you** for fees **you** incur to **immediately** save the life of the **horse**.

What is covered

In consideration of the payment of any additional premium that may be charged and if 'Life Saving Surgical Costs' **endorsement** is shown as insured in **your insurance terms**, **we** will indemnify **you** as detailed below subject to the terms, limitations, exclusions and conditions of the insurance.

This insurance is extended to reimburse **you** up to the limit of liability for this **endorsement** shown in **your insurance terms**, subject to the restrictions shown below, for reasonable and necessary:

- a) fees for **life saving surgery**; and
- b) post-operative care while the **horse** is kept on the premises where the **life saving surgery** has been performed.

The limit of liability for item b) above:

- i) is limited to fifty percent (50%) of the total cost of the **life saving surgery**; and
- ii) will not extend more than fifteen (15) consecutive days from the time the **life saving surgery** commenced.

The limit of liability for this **endorsement** is shown in **your insurance terms** but in the event that the **sum insured** of the **horse** which undergoes the **life saving surgery** is less than the limit of liability for this **endorsement**, **we** will not pay **you** more than the **sum insured** for such **horse**. For example; if the limit of liability for this **endorsement** is EUR 10,000 and the **sum insured** for the **horse** which undergoes the **life saving surgery** is EUR 8,000, the maximum amount payable by **us** under this **endorsement** will be EUR 8,000.

What is not covered

The following exclusions apply to this **endorsement** and are in addition to the exclusions contained in the sections of **your** policy to which it attaches.

We will not pay for:

- (a) any **horse** under six (6) months of age or over seventeen (17) years of age at the date of the commencement of the **policy period**;
- (b) any surgery which is not performed by a **veterinarian** in a school of veterinary medicine or surgical clinic;
- (c) any treatment or care for any condition which existed, was diagnosed or was treated prior to the commencement of the **policy period** or prior to the addition of this **endorsement**;
- (d) any examination, medical treatment, medication or care unless it is given in conjunction with the insured **life saving surgery** being claimed;
- (e) any operation which is not performed under general anaesthesia;
- (f) any elective or voluntary surgical procedure;
- (g) **post-mortem** procedures, fees or costs incurred in connection with this surgery.

Additional important conditions

The following conditions apply to this **endorsement** and are in addition to the general policy conditions.

It is **your** responsibility to adhere to the terms and conditions of this **endorsement** and policy. If **you** do not it may impact **your** ability to make a claim.

- (a) You must notify **us** of the **life saving surgery**, or the accident, injury, illness or disease leading to the **life saving surgery**, as soon as possible and in any event within the **policy period**.
- (b) Within twenty-one (21) days of the date on which the **life saving surgery** commenced, **you** must provide **us** with a report signed by the treating **veterinarian** detailing the **life saving surgery** performed and the **horse's** condition.
- (c) **You** must as soon as possible provide **us** with copies of all invoices for which the claim is made.

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Where the limit of liability for the insured **horse** does not represent a 100% interest, claimable costs are limited to that applicable for the percentage interest shown in the **insurance terms**.

Please note any premium payable for this Life Saving Surgical Costs **endorsement** is understood to be earned in full by **us**. This means that if **your** policy is cancelled outside the fourteen (14) day cooling off period detailed in the policy wording, there will be no return of premium allowed to **you** for this **endorsement**.