

## **Life Saving Surgery Extension**

Subject to the policy terms, conditions and exclusions, this insurance is extended to reimburse the Insured for reasonable and customary fees for general anaesthetic surgical procedures performed to immediately save the life of an insured horse as specified in the policy schedule.

Also to pay for reasonable and customary:

1. After-care whilst the horse is kept on the premises where the surgery was performed, but limited to no more than 15 days from the time of the surgery. Costs are not to exceed 50% of the cost and associated with surgery;
2. Transit to and from the premises where the surgery is/was performed, whether the horse is dead or alive, limited to AUD 600.00;
3. Euthanasia, post mortem and disposal costs.

### **Limit of Indemnity**

The maximum that Underwriters will pay in any one policy period for Life Saving Surgery is subject to the limit specified in the Certificate of Insurance. In the event of a claim under this extension, and the policy limit is not reached (fully exhausted), the difference between the policy limit and the claim amount shall be carried forward to the ensuing year's coverage under this extension, subject to renewal of the policy on a continuous and uninterrupted basis. The 'carried forward amount' is restricted to the life saving condition that caused the original claim and continues for the life of the policy or until the policy limit is reached, whichever is the earlier.

For the purposes of this extension only, the Insured must, within 60 days after surgery, or such other time as underwriters may agree in writing, provide to underwriters:

- a) A report, signed by the treating veterinary surgeon, describing the surgery performed and the horse's condition;
- b) Copies of all service bills for which the claim is made.

This extension EXCLUDES:

- a) Any surgery not performed by a licensed veterinary surgeon in a school of veterinary medicine or in a surgical clinic;
- b) Medical conditions existing, diagnosed or treated prior to the effective date of this extension;
- c) Any examination, medical treatment or medication unless given in conjunction with life-saving surgery for which a claim is made;
- d) Surgical operations not performed under general anaesthetic;
- e) Any elective surgery or voluntary surgical procedure which is not deemed necessary by a licensed veterinary surgeon.