

**UNCASTRATED MALE INFERTILITY EXTENSION ENDORSEMENT**  
(For attachment to an All Risks of Mortality Policy)

**GLOSSARY** (in the context of this Endorsement):

As used herein:

1. **IMPOTENT** means:  
The failure of the UNCASTRATED MALE to achieve natural intromission.
2. **INFERTILE** means:  
Sterile.
3. **SERVING** means:  
Achieving natural intromission.
4. **UNCASTRATED MALE** means:
  - a) Whole or part interest of the UNCASTRATED MALE specifically listed in the Schedule for coverage under this endorsement, or
  - b) Male horse, or other livestock as agreed by insurers and as stated in the Policy.

Subject to all of the terms, conditions and exclusions of the Insurance to which this Endorsement is attached, and in consideration of the additional premium paid as stated in the Schedule, it is agreed that this Insurance is extended to indemnify the INSURED in the event of the UNCASTRATED MALE becoming:

- a) **IMPOTENT**; or
- b) **INFERTILE**

as a result of an accident, injury, illness or disease first occurring and first manifesting itself and reported during the period of this Insurance.

Such indemnity shall be limited to the SUM INSURED as agreed by the INSURERS at the inception of this Endorsement to the current policy.

**EXCLUSION**

This Endorsement shall not indemnify the INSURED for any loss arising from the death, theft, or humane destruction of the UNCASTRATED MALE as noted in the schedule.

**CONDITIONS**

- a) It is a condition precedent to any liability of the INSURERS that the INSURED shall give immediate notice to the person or persons specified in the Schedule in accordance with the relevant Condition of the Insurance to which this Endorsement is attached, in the event of any indication of the UNCASTRATED MALE being or becoming IMPOTENT, INFERTILE or incapable of SERVING female breeding stock.
- b) Following notification as above, in the event that such accident, injury, illness or disease has not resulted in a permanent total disability until after the expiry date of this Insurance, claims shall be considered under this Endorsement providing the permanent total disability as

agreed by two VETERINARY SURGEONS, one appointed by the INSURED and one appointed by the INSURERS, shall have arisen within 12 (twelve) months from the date of first occurrence or manifestation of the accident, injury, illness or disease.

- c) In the event of any uncertainty or dispute as to whether such accident, injury, illness or disease, has caused the UNCASTRATED MALE to be totally and permanently IMPOTENT, totally and permanently INFERTILE or totally and permanently incapable of SERVING female breeding stock, it is agreed that the uncertainty or dispute shall be referred to a panel of three VETERINARY SURGEONS. Two VETERINARY SURGEONS shall be appointed, one by the INSURED, and one by the INSURERS, and a third shall be mutually agreed upon by the two appointed VETERINARY SURGEONS. The decision of this panel in the matter shall be final and binding on both the INSURED and the INSURERS. The fees of the appointed VETERINARY SURGEONS shall be paid by the party making the appointment, and the fee of the mutually agreed VETERINARY SURGEON shall be apportioned equally between the INSURED and the INSURERS.
- d) i) In the event of a claim for 100% interest in the UNCASTRATED MALE, the INSURERS shall, if they so elect, take undisputed ownership of the UNCASTRATED MALE. Failure or inability to deliver undisputed ownership of the UNCASTRATED MALE live to the INSURERS as salvage will void this Endorsement and relieve the INSURERS of all liability.
- ii) In the event of a claim for less than 100% of each and every one of the shares in the UNCASTRATED MALE, or for less than 100% ownership interest in the UNCASTRATED MALE if not syndicated, the INSURERS shall, if they so elect, take undisputed title to and possession of any interest in the UNCASTRATED MALE for which claims have been made. It is understood and agreed that payment of a claim under this Insurance entitles the INSURERS to all rights under the Syndicate, Partnership, Joint Ownership or other similar agreement. Failure or inability to deliver title to and possession of any undisputed interest in the UNCASTRATED MALE for which claims have been made will void this Endorsement and relieve the INSURERS of all liability.

**Notwithstanding the above, and in consideration of a further additional premium as agreed by the INSURERS at the time that this extension is taken out (and not later) and paid to the INSURERS, a claim can be made for 100% of the sum insured under this extension in the event that the UNCASTRATED MALE'S fertility percentage has fallen to 10% or below, but greater than 0%, for reasons solely attributable to the UNCASTRATED MALE and as a result of an accident, injury, illness or disease first occurring and first manifesting itself during the period of this insurance. All the other terms and conditions of this Endorsement remain as stated above.**