

PROSPECTIVE FOAL INSURANCE EXTENSION (OPTIONAL)
(Applies Only if Shown on the Schedule)

Subject to all of the terms, conditions and exclusions of the Insurance to which this clause is attached, and in consideration of the additional premium paid, it is agreed that the Insurance is extended to indemnify the INSURED, up to but not exceeding the Underwriters' limit of liability specified in the Schedule, in the event that:

- (i) the mare named in the Schedule, who has not given birth to a live foal during the period of this Insurance, is not in foal at the expiry of the Policy to which this Extension clause is attached; **OR**
- (ii) the foal in utero named in the Schedule is not alive at the expiry of the Policy to which this Extension clause is attached.

VISUAL PROOF OF LOSS REQUIREMENT

No loss shall be payable under this Extension clause unless a written VETERINARY SURGEON'S report has been received and accepted by the Underwriters certifying **visual inspection** by the VETERINARY SURGEON of:

- a) the recently aborted foetus and evidence of the mare having recently aborted; **or**
- b) the delivery of the dead foal by the mare; **or**
- c) the death during the period of the Insurance to which this Extension clause is attached, of a named live born foal; **or**
- d) a POST-MORTEM examination of the mare, as named in the schedule, revealing the existence of an unborn foal.

MULTIPLE PREGNANCY EXCLUSION

This Insurance does not cover risks of multiple pregnancy. In the event that the mare, as named in the schedule, is proved to be carrying or has aborted twins this Insurance shall be null and void and the applicable premium will be returned in full.

However, the Underwriters will not invoke this exclusion where they have received and accepted in writing:

- a) two positive scanner reports showing negative twins diagnosis made by a VETERINARY SURGEON or other scanner operator approved by the Underwriters, taken between 15 and 50 days after the last service , but not less than 7 days apart; **and**
- b) an up to date positive manual pregnancy certificate, issued by a VETERINARY SURGEON;

then

- i) the Visual Proof of Loss Requirement is deleted,

and

- ii) in the event of multiple pregnancy the Underwriters will indemnify the INSURED up to but not exceeding the Underwriters' Limit of Liability specified in the Schedule.

All other Policy terms and conditions remain unaltered.