RESTRICTED LOSS OF USE DUE TO ACCIDENTAL EXTERNAL INJURY ONLY

This Section is only included if selected by YOU, any additional premium paid and shown on the CERTIFICATE as included.

COVER PROVIDED

Subject to the terms and conditions of this CERTIFICATE OF INSURANCE WE will pay YOU 60% of the SUM INSURED specified in the CERTIFICATE OF INSURANCE for a LOSS OF USE claim for HORSES up to the age of 14 years, unless specifically agreed by US. This claim is due to the HORSE sustaining a visible INJURY during the PERIOD OF INSURANCE caused by external, ACCIDENTAL and violent means which results in the HORSE becoming totally and PERMANENTLY incapable of fulfilling the functions and duties required for its principal use as stated in the CERTIFICATE OF INSURANCE.

EXCLUSIONS SPECIFIC TO THIS SECTION

In addition to the General Exclusions the following exclusions apply to this Section.

WE will not cover:

(a)   Any disfigurement or blemish following an INJURY which renders a HORSE unsuitable for showing or sale because of its appearance, unless it is described specifically in the CERTIFICATE OF INSURANCE.

(b)   PERMANENT LOSS OF USE that occurs more than 12 MONTHS after the date the INJURY happened, unless an extended period is agreed to by US.

(c)   PERMANENT LOSS OF USE that results from any INJURY that first showed CLINICAL SIGNS either before the HORSE's cover started, the CERTIFICATE OF INSURANCE was renewed or the date this Section was added to YOUR CERTIFICATE OF INSURANCE or within the first 45 days of YOUR first and continuous PERIOD OF INSURANCE with US.

(d)   PERMANENT LOSS OF USE if the INJURY results from or is connected with any activity not described in the CERTIFICATE OF INSURANCE.

(e)   PERMANENT LOSS OF USE if the INJURY results from a vice or any behavioural disorder.

CONDITIONS SPECIFIC TO THIS SECTION

In addition to the General Conditions the following exclusions apply to this Section.

(a)   YOU must arrange, at YOUR own expense, for a VETERINARIAN to examine and treat the HORSE if it shows signs of an INJURY as soon as practicably possible.

(b)   If in YOUR VETERINARIAN's opinion the HORSE will never be able to take part in any of the activities set out in the CERTIFICATE OF INSURANCE, YOU must send US a report from YOUR VETERINARIAN giving details of the INJURY and the reasons for the opinion. If WE decide, WE will refer the case history to OUR VETERINARIAN.

(c)   If YOUR VETERINARIAN and OUR VETERINARIAN do not agree that the or INJURY the HORSE is suffering from will prevent it from ever taking part in any of the activities set out in the CERTIFICATE OF INSURANCE, then YOUR VETERINARIAN and OUR VETERINARIAN will jointly appoint a third VETERINARIAN whose decision will be binding on all parties. The cost of the third VETERINARIAN will be shared equally between YOU and US. A final decision on settlement under this Section will not be made prior to 120 days from the original date of INJURY or, unless specifically agreed by US. On settlement of a claim under this Section, WE will be released from all further liability under this CERTIFICATE OF INSURANCE for the disabled HORSE, in respect of Sections 1 & 2. There will be no premium refund.

(d)   The period of 12 MONTHS (see exclusion (b) above) will always start from the date in the policy year that the INJURY first happened.

(e)   If a number of injuries are diagnosed together, or it is found that they are caused by, or relate to another INJURY, the period of 12 MONTHS will start from the date in the PERIOD OF INSURANCE that the first INJURY occurred.

(f)   WE will not make any claim payment until WE receive evidence of formal identification of the HORSE.

(g)   Once WE have agreed the settlement of YOUR claim, YOU must agree to have the LOSS OF USE FREEZE MARK placed on the HORSE. WE will not make any claim payment until WE have received confirmation the FREEZE MARK has been done. If YOU have decided to euthanise the HORSE, WE will not make any claim payment until a VETERINARIAN has confirmed that the HORSE has been euthanised and identified.