



LIFESAVING VETERINARY FEES FOLLOWING ACCIDENTS ONLY EXTENSION

The Underwriters hereon agree this policy is extended to cover Veterinary Fees incurred by the insured following Emergency, Life Saving treatment only, conducted by a qualified Veterinary Surgeon, and certified by them to have been necessitated solely by a specified accidental external injury, and to have been carried out in an attempt to preserve the animal's life.

Maximum Limit GBP £1,000 in the annual aggregate (Excess of £100 each and every claim).

CONDITIONS

It is a condition precedent to any liability of the Underwriters that the Assured shall comply with the following conditions, and any failure by the Assured, his Servants or Agents so to do shall render the Assured's claim null and void and release Underwriters from liability in connection therewith.

1. The Assured shall provide Underwriters as soon as reasonably possible after such accident with a full Veterinary report by a fully qualified Veterinary Surgeon, which shall include a description of the injury sustained and whether due to an external accidental cause, treatment rendered, and the Veterinary Surgeon's confirmation that in their opinion treatment was carried out in an attempt to preserve the animal's life.
2. Underwriters shall have an opportunity to appoint a Veterinary Surgeon to examine the animal after notice of accident to Underwriters.
3. In the event of the parties to this insurance and/or their appointed Veterinary Surgeons failing to agree as to whether the condition of the animal(s), on which there is a possible claim, is such as to require emergency life-saving treatment then, the matter shall be referred to a fully qualified Veterinary Surgeon mutually agreed by the parties hereto for arbitration, and the aforesaid arbitrator is hereby empowered either to decide immediately as to the condition of the animal(s) or to fix upon a further period of time at the expiry of which he shall make his decision. This shall still apply if the original period of insurance should expire during this time. By acceptance of this Endorsement, the parties hereby bind themselves to accept any decision of the arbitrator and binding on both parties. The cost of arbitration to be shared equally by Assured and Underwriters.
4. Cover is limited to those animals specified under the policy schedule.



5. Any veterinary fees claim to be net of the insured's usual care and livery fees.
6. In the event that Veterinary expenses exceed total sum insured Underwriters reserve their rights to take unimpaired title to and possession of the animal in respect of which such veterinary expenses have been incurred.
7. The accidental external injury has occurred during the policy period.

All other terms and conditions of the policy to which this extension applies remain unchanged.