

**Endorsement Benefits**

- Surgical expenses are reimbursed for reasonable and customary fees.
- Aftercare related to a covered surgical procedure is covered up to a maximum of 50% of the cost of the surgery and for up to a maximum of 20 days from the surgery date.
- There are four limits: \$2,500, \$5,000, \$7,500, and \$10,000.

**Eligibility Requirements**

- Horse uses must be show, pleasure or breeding.
- Horses that are not racing or in race training.
- Horses with General Mortality limits of \$2,500 or more are eligible for any coverage limit.
- Horses must be free from any lameness, illness, injury, disease or disability.
- New Business: ages 90 days to 15 years.
- Renewals: ages 16, 17, and 18 only if they have been healthy and injury free.

**Important Details**

- The surgery must be performed at an accredited school of veterinary medicine or at a licensed veterinary clinic.
- Elective or cosmetic procedures are not covered.
- Pre-existing or congenital defects are not covered.
- Respiratory or breathing surgery is not covered unless it is a life saving procedure.
- The surgery is not covered if the horse is conscious or only under Local Anesthesia. Surgery must be done while the horse is under General Anesthesia.
- The deductible for each surgical procedure is:

Coverage Limit:	\$2,500	\$5,000	\$7,500	\$10,000
Deductible:	\$225.00	\$250.00	\$275.00	\$300.00

- The deductible applies to each separate claim during the policy period.
- There are separate Surgical endorsements for **Louisiana** and **Illinois**. The heading of section IV, "Conditions Precedent" has been amended to read "Conditions".
- Surgical premiums for **California** are slightly lower than the rest of the country.

**Premium Charge**

Coverage Limit	\$2,500	\$5,000	\$7,500	\$10,000
Annual Premium (Non-CA)	\$125.00	\$150.00	\$175.00	\$200.00
Annual Premium (CA)	\$115.00	\$140.00	\$165.00	\$190.00

- However:
  - When horses are added to a policy (or this coverage is added) within in the first 3 months of the effective date, the full annual premium is charged.
  - When horses are deleted (or this coverage is deleted) in the last 3 months of the policy period, the premium that was originally charged is fully earned.
  - At all other times, the premium is pro-rated.