

## **SURGICAL EXPENSE COVERAGE ENDORSEMENT (SURG)**

### **I. INSURING AGREEMENT for Surgical Expense Coverage**

In consideration of the premium charged, we agree to pay you for reasonable and customary fees for:

1. A surgical procedure; and
2. After-care expense

Incurred for an animal from conditions directly caused by accident, illness or disease, if the animal:

1. Is specifically shown on the Declarations Page for this coverage; and
2. Suffers an accident, illness or disease on a clearly identifiable day during the Policy Period.

### **II. LIMIT OF COVERAGE for Surgical Expense Coverage**

1. Our combined limit per animal, per policy period for:
  - (a) The cost of the surgical procedure and
  - (b) After-care expense;

will not exceed the lesser of:

- (a) One hundred percent (100%) of the limit of liability for mortality coverage shown on the Declarations Page for the animal; or
  - (b) \$5,000.00
2. After-care expense is limited to:
    - (a) Fifty percent (50%) of the surgical fee charged as part of the surgical procedure;
    - (b) Limited to no more than fifteen (15) days from the time of the surgical procedure; and
    - (c) Care received at the facility where the surgical procedure was performed.

### **III. EXCLUSIONS for Surgical Expense Coverage**

The following exclusions will apply to surgical expense coverage in addition to those found in the Policy. We will NOT cover any loss, fee, cost or expense for any:

1. Surgical procedure not performed under a general anesthesia;
2. Congenital or hereditary birth defect;
3. Surgical procedure not performed by a licensed Veterinarian in a Veterinary School or Surgical Clinic;
4. Condition, whether clinically in evidence or not, that existed, was diagnosed or treated prior to the effective date of this Policy period;
5. Examination, medical treatment, or medication unless it is administered with a surgical procedure.
6. Test, examination or procedure performed after the animal is dead;
7. Surgical procedures due to racing or training to race;
8. Cosmetic surgical procedures;
9. Any expenses incurred in connection with fees for veterinarian travel or trip charges, call charges or cost of transportation;
10. Any dental, postmortem or necropsy procedures.

### **IV. Conditions for Surgical Expense Coverage:**

The following conditions apply to surgical coverage in addition to those found in the policy:

1. The surgical procedure must be done during the policy period and within the coverage territory.
2. You must submit to us within sixty (60) days after the treatment or surgery, a full report by the attending licensed veterinarian which must include all of the following:
  - (a) The date and a description of the accident, sickness or disease suffered.
  - (b) The treatment provided and/or surgery performed;
  - (c) Their opinion as to the animal's condition;
  - (d) Copies of all service bills; and
  - (e) If you wish to do so, written authorization to assign benefit payments.

3. If at any time of the claim, you have any other insurance or benefits providing similar coverage on the animal, this coverage will be considered:
  - (a) Excess; or
  - (b) Primary when attached to your policy providing Emergency Colic Surgery (ECS) expense coverage.

V. Definitions for Surgical Expense Coverage

The following definitions apply to Surgical Expense Coverage in addition to those found in the policy:

1. "Cosmetic" means any treatment or surgical procedure performed for the purpose of enhancing appearance only, with no impact on the well-being or use of the Animal.
2. "Surgical Clinic" means a surgical facility staffed by one or more licensed veterinarians.
3. "Surgical Procedure" means any procedure which involves the cutting or removing of any part of an animal's body.
4. "Veterinary School" means an accredited school which confers a Doctor of Veterinary Medicine Degree (DVM) or Veterinarian Medical Doctor Degree (VMD).

All other terms and conditions remain the same.