

PROSPECTIVE FOAL INSURANCE CLAUSE

(For attachment to the L.E. (U.S.A) Equine Insurance)

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 expiration of the Insurance to which this extension is attached; or
- ii. The foal in utero named in the Schedule is not alive at the expiration of the Insurance to which this extension clause is attached.

VISUAL PROOF OF LOSS REQUIREMENT

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

- a. The recently aborted fetus 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 the named live born foal; or
- d. A POST-MORTEM examination of the mare revealing the existence of an unborn foal.

MULTIPLE PREGNANCY EXCLUSION

This extension clause does not cover the risk of multiple pregnancy. In the event that the mare is carrying or has aborted twins this extension clause shall be null and void and the applicable premium will be returned in full.

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

- a. Two scanner reports showing negative twins diagnosis made by a VETERINARIAN or the 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 manual pregnancy certificate, issued by a VETERINARIAN; and in which case :
 - i. The Visual Proof Of Loss Requirement is deemed deleted, and
 - ii. in the event of multiple pregnancy the Underwriters will indemnify the INSURED up to but not exceeding the Underwriter's limit of liability specified in the Schedule.

Words and terms appearing in all capital letters (other than headings), are defined in the L.E (U.S.A) Equine Insurance Form, of which this extension clause is part

