

EQUINE TWELVE MONTHS EXTENSION CLAUSE
(For attachment to 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 renewal of this Insurance with the expiring Underwriters and of the additional premium paid, it is understood and agreed that the 90 day extension period referred to in the "Insuring Agreement" shall be further extended until such time as the accident, injury, illness or disease is no longer life-threatening, but in any case not exceeding a further period of 275 days after the expiration of the original 90 days extension.

In event of the HORSE being over 13 years of age at the expiration of the original 90 days extension period, then the Underwriters' limit of liability as specified in the Schedule shall be reduced by the following:

25% if a 14 year old,
33% if a 15 year old,
40% if a 16 year old, and
50% if a 17 year old.

This extension clause shall not apply to the HORSE if, at the expiration of the original 90 days extension period, the HORSE is 18 years old or over.

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.