

Section 8 – Limited Permanent Disability

We will pay up to 60% of the insured value, if the animal becomes **TOTALLY** and **PERMANENTLY** disabled as the result of a sudden, accidental and external injury, which occurs during the policy term and the animal can no longer be used for the purpose intended as stated in the policy.

This is an extension of the Animal Mortality policy. All specific and general conditions of the policy must be met to activate this coverage.

Additional Exclusions

1. Losses due to scarring or blemishing;
2. Any animal used for Flat Racing/Jumps Racing/Polo/Polocrosse/Hunting/Eventing/Horse Trials and/or Breeding.
3. Any animal under two (2) years of age or over fifteen (15) years of age;
4. Any non-disclosed pre-existing condition;
5. As a result of lack of ability or suitability or behavioural problems; or
6. Losses directly or indirectly caused by disease or illness, including but not limited to navicular disease/condition, degenerative disease, arthritis, bone spavins.

Additional Conditions

1. The date of loss will be the date the injury first occurred. You or your representative must secure appropriate treatment by a licensed veterinarian (as soon as practical), who must do everything reasonably practicable to treat the animal.
2. Your veterinarian and our veterinarian will make a recommendation as to the extent of the damage and provide written notification stating the animal is **TOTALLY** and **PERMANENTLY** disabled for the use indicated in the policy declarations.
3. If your veterinarian and our veterinarian cannot agree, an independent veterinarian will be mutually agreed upon to act as arbitrator to make the final decision.
4. A claim will be paid, if the date of loss in **1** above occurs during the policy period, but permanent disability does not occur until up to ninety (90) days after expiration of the policy.

5. We have no further liability on any animal once a claim has been paid under the permanent disability extension.

All other mortality coverage and endorsements in effect are then cancelled.
6. The annual premium for all coverages in effect is fully earned in the event of a loss.
7. In the event of payment of a claim under this endorsement, you must provide any and all documentation relating to breed registration and/or association issued documentation. These may be retained by the Company.

Section 9 – Permanent Disability

We will pay up to the percentage stated in the Schedule of the insured value, if the animal becomes **TOTALLY** and **PERMANENTLY** disabled as the result of an accident, injury, illness or disease which occurs during the policy term and the animal can no longer be used for the purpose intended as stated in the policy.

This is an extension of the Animal Mortality policy. All specific and general conditions of the policy must be met to activate this coverage.

Additional Exclusions

1. Losses due to scarring or blemishing;
2. Any animal used for Flat Racing/Jumps Racing/Polo/Polocrosse/Hunting/Eventing/Horse Trials and/or Breeding.
3. Any animal under two (2) years of age or over fifteen (15) years of age;
4. Any non-disclosed pre-existing condition; or
5. As a result of lack of ability or suitability or behavioural problems.

Additional Conditions

1. The date of loss will be the date the injury first occurred. You or your representative must secure appropriate treatment by a licensed veterinarian (as soon as practical), who must do everything reasonably practicable to treat the animal.

2. Your veterinarian and our veterinarian will each make a determination as to the diagnosis of the condition and then render their opinion as to whether the animal is **TOTALLY** and **PERMANENTLY** disabled for any level of use indicated in the policy declarations.
3. If your veterinarian and our veterinarian cannot agree, an independent veterinarian will be mutually agreed upon to act as arbitrator to make the final decision.
4. A claim will be paid, if the date of loss in 1. above occurs during the policy period, and permanent disability occurs no later than ninety (90) days after expiration of the policy, exclusive of any extended reporting period, subject to all other terms and conditions of the policy.
5. We have no further liability on any animal once a claim has been paid under the permanent disability extension. All other mortality coverage and endorsements in effect are then cancelled.
6. The annual premium for all coverages in effect is fully earned in the event of a loss.
7. In the event of payment of a claim under this endorsement, you must provide any and all documentation relating to breed registration and/or association issued documentation. These may be retained by the Company.

