

Section 5 – Emergency Surgery

Coverage under this policy includes reimbursement of covered expenses for reasonable and customary fees for surgical procedures performed on a covered animal for a life-threatening illness, injury or condition.

Life-threatening illness, injury or condition is defined as a health condition, which will result in the death of the covered animal if not promptly surgically treated by a licensed veterinarian.

Reimbursement of after-care expenses is also provided for reasonable and customary after-care directly related to the covered surgical treatment while the covered animal is kept on the premises where the surgery is performed.

After-care reimbursement is limited to:

1. 50% of the cost of surgery, and
2. No more than fifteen days from the time of surgery.

The combined liability for covered surgery and after-care, per animal per policy year is a maximum payment of A\$10,000 or A\$15,000 dependent upon premium paid.

Additional Exclusions

1. Any surgery not performed by a veterinarian in a School of Veterinary medicine; or Surgical clinic;
2. Conditions existing, diagnosed or treated prior to the effective date of this endorsement or any recurrence thereof;
3. Any examination, medical treatment or medication unless it is given in conjunction with the covered surgical procedure while on the premises where the surgery is performed;
4. Operations not performed under general anesthesia;
5. Any elective or voluntary surgical procedure, including but not limited to castration, hernia repair, arthroscopic bone chip/osteochondritis dissecans (OCD) removal, contracted tendon surgery; dental treatments, lump removal.
6. Surgical treatment as a result of respiratory defects that inhibit athletic performance, including, but not limited to, oral, nasal and/or pharyngeal related surgical treatments except which are life-threatening;

7. Any animal under 90 days of age or more than fifteen (15) years of age.
8. Any animal that has had a prior abdominal or colic surgery.
9. Euthanasia.
10. Autopsy and post-mortem examinations;
11. Reimbursement for any veterinarian call charges or veterinarian travel fees;
12. The expense of transporting a covered animal to or from the treatment facility where the covered surgical treatment and /or after-care is to be performed.

Additional Conditions

Coverage is only provided if surgery is performed.

If your ownership is less than 100% of the covered animal, the Company will pay only the portion of any covered expense that the value of your ownership interest bears to the total value of the animal, subject to the limit of liability.

In the event of any illness, disease, lameness, accident or physical disability, which results in an EMERGENCY SURGICAL intervention, please give notice to IRT Insurance PROMPTLY and, within 30 days or as soon as reasonably practical after the surgery, provide the company with the following;

1. A report signed by the treating veterinarian describing the surgery performed and the coverage animals condition; and
2. Copies of all service bills for which the claim is made.

Premium payment per animal for this coverage is fully earned at inception.

What you pay:

An excess of **\$500** is payable for each and every claim during the Period of Insurance. This excess will be deducted from your Claim.