

Section 10 – Prospective Foal

This insurance shall indemnify the Insured against loss, up to but not exceeding the Sum Insured, in the event of the foal stated in the schedule failing to be born alive and/or to survive to expiry of the policy.

Additional Exclusions

Multiple Pregnancy Exclusion

This policy does not cover risks of multiple pregnancy. In the event that the insured mare is proved to be carrying or has aborted twins, this policy shall be null and void and the premium will be returned in full.

Additional Conditions

Notwithstanding anything contained herein to the contrary, and in consideration of the premium paid by the insured, it is noted and agreed that the Insurers having accepted:-

1. A positive scanner report, made between 20-40 days after last service by a qualified veterinary surgeon or other scanner operator approved by Insurers, showing negative twins diagnosis.
2. An up to date manual pregnancy certificate. *For mares purchased at public auction the Insurers agree to accept a pregnancy certificate up to 14 days prior to sale.*

Then

- (a) The onus of producing Visual Proof of Loss is hereby deleted from the Prospective Foal conditions.

And

- (b) This insurance shall indemnify the Insured up to, but not exceeding the Sum Insured in the event of a multiple pregnancy

Visual Proof of Loss Clause

Any loss hereunder is only payable on the receipt of a veterinary surgeon's report certifying to EITHER;

- (a) the existence of a recently aborted foetus and evidence of the mare having recently aborted; OR
- (b) the delivery of a dead foal; OR
- (c) the subsequent death during the insured period of a live born foal; OR
- (d) a Post mortem examination of the dam revealing the existence of an unborn foal