

## SURGICAL CLAUSE

In consideration of an additional premium paid, it is agreed that this Mortality Policy is extended to cover surgical procedures **performed to save the life of an insured animal.**

**LIMIT:** 50% of Mortality sum insured or AUD 10,000 in the aggregate per insured animal per period of Insurance, whichever is the lesser. [to illustrate, on a \$10,000 horse, the maximum payout for Surgical Cover is \$5,000].

**COVERED CHARGES:** **Surgical procedures – reasonable, necessary and customary charges by a licensed veterinarian necessitated to save the life of the insured animal**

**DEDUCTIBLE:** Nil

**EXCLUSIONS:**

1. Accident, injury, or illness contracted or medical conditions existing, diagnosed or treated prior to the effective date of this coverage and any recurrence thereof;
2. Expenses incurred for other than reasonable and necessary surgical procedures, such as veterinary examination, medical treatment, medication, veterinary travel or animal transportation fees;
3. Any voluntary or elective surgery including, but not limited to, castration, caslick's operations and cosmetic surgery;
4. Any surgery not performed under a general anaesthetic.
5. Any death benefits or post mortem expenses.
6. If surgery is performed, the limit of after-care cannot exceed 50% of the cost of the surgery, nor extend to more than 15 days from the time of the surgery.
7. Any surgery not performed by a licensed veterinarian in a school of veterinary medicine or a surgical clinic.

**PAYMENT OF CLAIM:** For the purposes of this coverage only, the following proof of claim must be provided:

- a) A report signed by the treating veterinarian describing the surgery that was performed and describing the animal's condition.
- b) Copies of all service bills for which the claim is made.
- c) All details must be submitted to Underwriters within 60 days after the surgical procedures claimed for.

**NON REFUNDABLE PREMIUM:** In the event of cancellation of the Policy, or any horse thereon, the applicable Surgical Clause coverage shall simultaneously be cancelled. There shall be no refund of premium for cancellation of the Surgical Clause, which is deemed fully earned by underwriters at inception.

All other terms and conditions of the policy remain unchanged.