

LIVESTOCK SURGICAL ENDORSEMENT (B)
\$, LIMIT ON

EFFECTIVE DATE:

ENDORSEMENT NO.: B

POLICY PERIOD: TO

POLICY NO.:

We agree to reimburse you for the reasonable and customary fees for surgical procedures performed on an insured animal as specified in the Declarations.

We also agreed to pay for reasonable and customary after-care while the animal is kept on the premises where the surgery is performed. After-Care is limited to:

1. 50% of cost of surgery, and
2. No more than 15 days from the time of surgery

Our combined limit of Liability for covered surgery and after-care is:

\$5,000.00 per animal per policy year at \$500.00 premium.
\$2,500.00 per animal per policy year at \$250.00 premium.

Deductible: In respect of bone chip and/or fracture fragments or OCD procedures, a deductible of \$750.00 each claim shall apply to each site operated on. In respect of any other procedure, a deductible of \$500.00 each claim shall apply to each site operated on.

For the purpose of this endorsement only, you must file with us or our agency within 60 days after surgery, proof of claim, which is:

1. A report signed by the treating veterinarian describing the surgery performed and describing the animal's condition, and
2. Copies of all service bills for which the claim is made, and

This endorsement does not provide coverage for:

1. Any surgery not performed by a licensed veterinarian in a:
 - a) school of veterinary medicine; or
 - b) surgical clinic
2. Conditions existing, diagnosed or treated prior to the effective date of this endorsement
3. Any examination, medical treatment or medication unless it is given in conjunction with the covered surgical procedure being claimed
4. Operations not performed under a general anaesthesia
5. Any elective or voluntary surgical procedure
6. Death benefits
7. Postmortem surgical operations
8. Any throat surgeries, including but not limited to: laryngeal hemiplegia/tie-back, arytenoids/arytenoidectomy, palate displacement/resection or myectomy, and epiglottic entrapment.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

****NO REFUND IN THE EVENT OF CANCELLATION****

Date: January 18, 2007

Authorized Signature: _____

John Carlton