

Lloyds Contract – Major Medical Endorsement

Subject to the Policy Terms, Conditions and Exclusions, this Insurance is extended and in consideration of an additional premium set forth below, it is agreed that this insurance is extended to provide reimbursement for covered veterinary fees involving surgical and/or major illnesses/diseases as defined below.

This extension applies only to those animals for which an additional premium of \$200 has been paid per animal.

LIMIT OF LIABILITY

\$5,000.00 in the aggregate per insured animal per period of insurance.

COVERED CHARGES

Medical Treatment: Reasonable, necessary, and customary charges, for the area, by a licensed veterinarian (veterinary surgeon) necessitated by accident or illness, limited to the first 120 days from the first day of treatment.

DEDUCTIBLE

\$250.00 for each separate claim during the period of insurance. In the case of any recurring conditions during the period of insurance, a separate \$250.00 deductible will apply to each separate occurrence.

EXCLUSIONS

1. Accident, injury, or illness contracted prior to the effective date of this endorsement and any recurrence thereof;
2. Expenses incurred for other than reasonable and necessary medical treatment, such as veterinary travel or animal transportation fees;
3. Any voluntary surgery including but not limited to castration, caslick's operations and cosmetic surgery;
4. Malicious or willful injury or poisoning or gross negligence whether or not caused by the insured;
5. Any treatment normally associated with the maintenance of a healthy animal;
6. Any animal used for racing;
7. Any animal under 6 months or over 15 years of age;
8. Any congenital birth defect such as umbilical hernia, contracted tendons, cryptorchidism, etc. whether evident or not at the inception of the policy.
9. this coverage does not including after-care except when surgery is performed. If surgery is performed, the limit of after-care cannot exceed 50% of the cost of the surgery and extend to no more than 15 days from the time of the surgery.
10. Any lameness not brought about by accident, violent and external means including but not limited to, navicular disease, arthritis and degenerative joint disease.
11. Boarding and hospitalization charges, unless it is at a licensed veterinarian clinic.
12. The Insurers will only pay 50% of any diagnostic test, including but not limited to x-rays. However, if a covered surgical/medical procedure is performed, the Insurers will pay 100% of the diagnostic tests that are part of that treatment. The maximum limit on any animal for diagnostic text reimbursement is \$350.00 per occurrence.

PAYMENT OF CLAIMS

For the purpose of this endorsement only, the Insured must, within 60 days after medical treatment, file with the Insurers proof of claim which is:

1. a report signed by the treating veterinarian describing the medical treatment performed and describing the animal's condition.
2. copies of all service bills for which the claim is made.

All other terms and conditions of the policy remain unchanged.