

Britamerica Management Group Inc.

Loss Of Use Endorsement Accidental, External and Violent Injury Only

This Policy is amended as follows:-

A. COVERAGE

In the event that a covered horse manifests a condition during the policy period that, while not necessary for humane destruction, in the opinion of both Insured's and our veterinarians, renders the horse totally and permanently unfit for the use as specified in the Declarations, item 3. Schedule of Covered Horses, we will pay __ % of the limit of insurance for that horse and assume title of ownership to the horse.

B. EXCLUSIONS

We shall not cover:

1. Any claim due to lameness including, but not limited to, navicular disease, arthritis, degenerative joint disease, lyme disease or bone spavins;
2. Any claim as a result of blemishing; or
3. Race horses or horses used primarily for racing activities.

B. CONDITIONS

1. It is a condition precedent to this coverage that the condition manifested by the horse be the direct result of an accidental, external and violent injury:
 - a. Which is sustained or contracted during the policy period; and
 - b. Of which we or our authorized representative have been notified.
4. Any disagreement between the Insured's or our veterinarian over the incapacity or unfitness of the horse will be referred to an independent veterinarian, mutually agreed to by the Insured and us, who will act as arbitrator. The decision made by the independent Veterinarian will be binding upon both the insured and us.
5. If the horse sustains accidental, external and violent injury during the policy period, of which we or our authorized representative have been notified, but such accidental, external and violent injury does not manifest itself as a permanent incapacity or unfitness until after the expiration of the policy period, then claims shall be covered under this endorsement, provided that the permanent incapacity or unfitness is agreed upon by both the Insured's and our veterinarians and occurs within two (2) months after the period has expired.

All other terms, conditions and exclusions shall remain unchanged

Authorized Representative

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