

BritAmerica Management Group, Inc.
Medical and/or Surgical Expense Coverage (Medical)

1. INSURING AGREEMENT for Medical and/or Surgical Expense Coverage

In consideration of the premium charged, WE agree to pay YOU for reasonable and customary fees, less the deductible, for:

- (a) Medical treatment; or
- (b) a SURGICAL PROCEDURE

2. DEDUCTIBLE for Medical and/or Surgical Expense Coverage:

A deductible of \$300.00 will be applied to each separate claim.

3. LIMIT OF COVERAGE

- (a) OUR combined limit per ANIMAL, per Policy Period for medical treatment will be the lesser of 100% of Limit of Liability for Mortality Coverage or \$5,000.
- (b) OUR combined limit per ANIMAL per Policy Period when this Medical Major and / or Surgical Expense Coverage is added to the Emergency Colic Surgery Expense endorsement will be the lesser of 100% of Limit of Liability for Mortality Coverage or \$5,000.
- (c) Limitations on medical treatment for lameness that is not life threatening:
The most WE will pay for diagnostic procedures or treatments that are the result of lameness that does not threaten an ANIMAL'S life is the lesser of:
 - (i) the actual expenses incurred 6 months from the onset of the condition; or
 - (ii) \$1,000.

4. EXCLUSIONS for Medical and/or Surgical Expense Coverage

The following exclusions apply to Medical and/or Surgical Expense Coverage in addition to those found in the policy.

WE will not cover any loss, fee, cost or expense for any:

- (a) congenital or hereditary birth defect;
- (b) condition, whether clinically in evidence or not, that existed, was diagnosed or treated prior to the effective date of this coverage.
- (c) treatment that is not directly related to an accident, sickness or disease;
- (d) COSMETIC SURGICAL PROCEDURE, or treatment;
- (e) treatment normally associated with the maintenance of a healthy ANIMAL or any elective surgery, including but not limited to castration, or caslick's;
- (f) treatment or surgery not performed by a licensed veterinarian;
- (g) test, examination or procedure performed after the ANIMAL is dead;
- (h) experimental or investigative procedures or treatments, either surgical or medical;
- (i) treatment or surgery resulting from breeding, pregnancy, giving birth, or nursing;
- (j) procedures or performance enhancing treatment such as chiropractic, massage, Nutricuticals, acupuncture, corrective or therapeutic shoeing, and intramuscular, intravenously or intra-articular injections of synovial fluid stimulators or replacers (i.e. Adequan, Hylauronic Acid, Legend, Corticosteroids, etc.) whether or not used in conjunction with any other treatment;
- (k) animals used for racing or intended for racing;
- (l) animals less than 6 months or over 14 years of age;
- (m) dental treatment or surgery;

- (n) animals boarded, unless at a veterinarian clinic;
- (o) time and travel expenses to the veterinarian's premises or hospital or house-call charges by a veterinarian.

5. CONDITIONS for Medical and/or Surgical Expense Coverage

The following conditions apply to Medical and/or Surgical Expense Coverage in addition to those found in the policy:

- (a) The treatment of surgery must be done during the Policy Period and within the COVERAGE TERRITORY.
- (b) YOU must submit to US, within sixty (60) days after the treatment or surgery, a full report by the attending licensed veterinarian, which must include all of the following:
 - (i) the date and a description of the accident, sickness or disease suffered;
 - (ii) the treatment provided and/or surgery performed;
 - (iii) their opinion as to the ANIMAL'S condition;
 - (iv) copies of all service bills; and
 - (v) if YOU wish to do so, written authorization to assign benefit payments.
- (c) If at the time of the claim YOU have any other insurance or benefits providing similar coverage on the ANIMAL, this coverage will be considered:
 - (i) excess; or
 - (ii) primary when attached to YOUR policy providing Emergency Colic Surgery Expense Coverage.

6. DEFINITIONS for Medical and/or Surgical Expense Coverage

The following definitions apply to Medical and/or Surgical Expense Coverage in addition to those found in the policy:

- (a) COSMETIC means any treatment or surgical procedure performed for the purpose of enhancing appearance only, with no impact on the well-being or use of the ANIMAL.
- (b) SURGICAL PROCEDURE means any procedure, which involves the cutting or removing of any part of an ANIMAL'S body.

All other terms and conditions remain the same.