

**BritAmerica Management Group, Inc.**

**SURGICAL EXPENSE COVERAGE ENDORSEMENT (SURG)**

**I. INSURING AGREEMENT for Surgical Expense Coverage**

In consideration of the premium charged, we agree to pay you for reasonable and customary fees for:

1. a surgical procedure; and
2. after-care expense

incurred for an animal from conditions directly caused by accident, illness or disease, if the animal;

1. is specifically shown on the Declarations Page for this coverage; and
2. suffers an accident, illness or disease on a clearly identifiable day during the Policy Period.

**II. LIMIT OF COVERAGE for Surgical Expense Coverage**

A. Our combined limit per animal, per policy period for:

1. the cost of the surgical procedure and
2. after-care expense;

will not exceed the lesser of:

1. One hundred (100%) percent of the limit of liability for mortality coverage shown on the Declarations Page for the animal or
2. \$5,000.00.

B. After-care expense is limited to:

1. fifty (50%) percent of the surgical fee charged as part of the surgical procedure;
2. limited to no more than fifteen (15) days from the time of the surgical procedure; and
3. care received at the facility where the surgical procedure was performed.

**III. EXCLUSIONS for Surgical Expense Coverage**

The following exclusions apply to surgical expense coverage in addition to those found in the policy. We will NOT cover any loss, fee, cost or expense for any:

- A. Surgical procedure not performed under a general anesthesia;
- B. Congenital or hereditary birth defect;
- C. Surgical procedure not performed by a licensed veterinarian in a Veterinary School or Surgical Clinic;
- D. Condition, whether clinically in evidence or not, that existed, was diagnosed or treated prior to the effective date of this policy period;

- E. Examination, medical treatment, or medication unless it is administered with a surgical procedure;
- F. Test, examination or procedure performed after the animal is dead;
- G. Surgical procedures due to racing or training to race;
- H. Cosmetic surgical procedures;
- I. Any expenses incurred in connection with fees for veterinarian travel or trip charges, call charges or cost of transportation;
- J. Any dental, postmortem or necropsy procedures.

**IV. Conditions for Surgical Expense Coverage:**

The following conditions apply to surgical coverage in addition to those found in the policy:

- A. The surgical procedure 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:
  - 1. The date and a description of the accident, sickness or disease suffered;
  - 2. The treatment provided and/or surgery performed;
  - 3. Their opinion as to the animal's condition;
  - 4. Copies of all service bills; and
  - 5. 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:
  - 1. Excess, or
  - 2. Primary when attached to your policy providing Emergency Colic Surgery (ECS) expense coverage.

**V. Definitions for Surgical Expense Coverage.**

The following definitions apply to 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 Clinic" means a surgical facility staffed by one or more licensed veterinarians.
- C. "Surgical Procedure" means any procedure which involves the cutting or removing of any part of an animal's body.
- D. "Veterinary School" means an accredited school which confers a Doctor of Veterinary Medicine Degree (DVM) or Veterinarian Medical Doctor Degree (VMD).

All other terms and conditions remain the same.