

EMERGENCY VETERINARIAN EXPENSE

In consideration of the premium charged, we will pay:

- (1) Veterinarian expenses incurred by you for emergency attendance and treatment of livestock insured by this policy by a qualified veterinary surgeon, but only when made necessary by a peril which the livestock is insured against;
- (2) Expenses incurred for Euthanasia, meaning emergency humane destruction of the livestock insured by this policy, but only when made necessary by a peril which the livestock is insured against;
- (3) Dead stock removal - costs incurred for the removal of the deceased livestock, but only when death is the result of a peril, which the livestock is insured against.

BASIS OF CLAIM PAYMENT

The amount of insurance shown on the Declaration page for this Coverage is the maximum that we will pay for any combination of all coverage's provided by this endorsement in any one occurrence.

REINSTATEMENT

Any loss under this endorsement shall not reduce the amount of insurance provided by this form. However, should coverage be deleted after any loss during the term of this policy, the minimum retained premium shall be the premium applicable to the amount of insurance paid for such loss.

MINIMUM RETAINED PREMIUM

Should you cancel coverage provided under this endorsement, the earned premium however computed will not be less than the retained premium shown on the Declaration Page.

WAITING PERIOD

Insurance provided by this endorsement does not take effect until thirty (30) days after this coverage is added to the policy.

ADDITIONAL DEFINITIONS

"You" or "Your" means the person(s) named as Insured on the Declaration Page and, while living in the same household, his or her husband or wife, the relatives of either or any person under 21 in their care. Husband and wife includes a man and a woman who are living together as husband and wife and have so lived together continuously for a period of 3 years or, if a child was born of their union, for a period of 1 year. Only the person(s) named on the Declaration Page may take legal action against us.

"We", "our" or "us" means the Company (the insurer) providing this insurance.

DEDUCTIBLE

We are responsible only for the amount by which the loss or damage caused by any of the Insured perils exceeds the amount of the deductible shown on the Declaration Page in any one occurrence.

All other terms and conditions of the policy remain unchanged.