# EQUINE MORTALITY
# INCLUDING THEFT AND UNLAWFUL REMOVAL COVERAGE FORM

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine your rights and duties and what is and is not covered.

Throughout this Policy, the words YOU, YOUR, and YOURSELF refer to the Named Insured shown in the Declarations. The words WE, US and OUR refer to the Company providing this insurance.

Other words and phrases that appear in bold, capital letters (other than headings) have special meaning. Refer to SECTION VI - DEFINITIONS.

**SECTION I – COVERAGE**

A INSURING AGREEMENT

1. WE agree to indemnify YOU subject to the following terms, conditions and exclusions in the event of the death or **HUMANE DESTRUCTION** of the **HORSE** named in the **SCHEDULE**.

2. Payment of a claim for the death or **HUMANE DESTRUCTION** of the **HORSE** is dependent upon the following:

   A The full premium for the **PERIOD OF INSURANCE** having been paid to US, including all premium installments;

   B YOUR compliance with all the terms, provisions and conditions of this Insurance Policy; and

   C The information, statements and representations as set forth in any application, veterinary certificate, declaration of health or other written correspondence, being accurate, complete and a true representation to the best of YOUR knowledge.

   Failure to satisfy any terms and conditions of this Insurance Policy may prejudice YOUR position and could preclude payment by US of a claim for the death or **HUMANE DESTRUCTION** of the **HORSE**.

B COVERED MORTALITY LOSSES

1. In the event the death of the **HORSE** or its **HUMANE DESTRUCTION** was caused by any accident, injury, lameness condition, physical disability, illness or disease, WE will pay YOU the **FAIR MARKET VALUE** of the **HORSE** at the time of its death or **HUMANE DESTRUCTION**, but not exceeding the applicable **LIMIT OF LIABILITY** stated in the **SCHEDULE**, provided that each of the following provisions shown in sub-paragraphs **a.**, **b.** and **c.** below are satisfied:

   A Such accident, injury, lameness condition, physical disability, illness or disease which results in the death of the **HORSE** or its **HUMANE DESTRUCTION** must first occur or first manifest itself to YOU during the **PERIOD OF INSURANCE**;

   B YOU provide immediate notice to US of such accident, injury, lameness condition, physical disability, illness or disease, and that notice is received by US before the expiration of the **PERIOD OF INSURANCE**; and

   C Death or **HUMANE DESTRUCTION** of the **HORSE** occurs:

      i During the PERIOD OF INSURANCE; or

      ii For policies issued for one (1) year or longer, within ninety (90) days after the expiration of the PERIOD OF INSURANCE, provided that YOU have notified US during the PERIOD OF INSURANCE of the accident, injury, lameness condition, physical disability, illness or disease which resulted in the death of the HORSE or its HUMANE DESTRUCTION.

**SECTION II – LIMIT OF LIABILITY – THE AMOUNT THAT WE WILL PAY YOU IN THE EVENT OF A CLAIM**

A **WE will pay YOU the lesser of the applicable LIMIT OF LIABILITY shown in the Schedule or the FAIR MARKET VALUE of the HORSE at the time of the loss of the HORSE.**

However, in the event that at any time during the **PERIOD OF INSURANCE** the **HORSE** is:

1. Entered or raced in any **CLAIMING RACE** in which YOUR interest in the **HORSE** as specified in the **SCHEDULE** could have been claimed or sold at a price that is less than the **LIMIT OF LIABILITY** specified in the **SCHEDULE**, then OUR **LIMIT OF LIABILITY** shall automatically be reduced to the lowest amount for which YOUR interest in the **HORSE** could have been claimed or sold in such race;

2. Entered but not sold in a public auction and the **LIMIT OF LIABILITY** specified in the **SCHEDULE** exceeds the highest amount bid in such public auction for YOUR interest in the **HORSE**, then OUR **LIMIT OF LIABILITY** shall automatically be reduced to the highest amount bid in such public auction for YOUR interest in the **HORSE,** upon the

**HORSE** leaving the sale ring; or

3. Castrated or spayed, then WE reserve the right to review and amend the **LIMIT OF LIABILITY** shown in the **SCHEDULE** and the premium charged.

If pursuant to any of the events listed in Paragraphs **1.**, **2.** or **3.** above, OUR **LIMIT OF LIABILITY** is reduced to less than the **LIMIT OF LIABILITY** shown in the **SCHEDULE**, then YOU will be entitled to a return of premium on the amount by which the **LIMIT OF LIABILITY** shall have been reduced, calculated on a pro rata basis from the date of such reduction.

**SECTION III – EXCLUSIONS**

WE will not pay for loss caused directly, indirectly, because of, or contributed to or by any of the following:

A Any accident, injury, lameness condition, or physical disability that occurred to or was sustained by the **HORSE** before the inception date of the **PERIOD OF INSURANCE**.

B Any illness or disease that was contracted by the **HORSE** before the inception date of the **PERIOD OF INSURANCE**.

C Attributable to an outbreak of or a suspected outbreak of a disease whereby the **HORSE** becomes subject to either a government, public, or local authority quarantine or restriction order relating to that disease.

D WE will not pay a claim in the event of the intentional slaughter of the **HORSE**. However, WE will not invoke this exclusion in any of the following circumstances:

1. Where WE have expressly agreed to the destruction of the **HORSE**;
2. In the case of **HUMANE DESTRUCTION** where the **HORSE** is not subject to either a government, public or local authority quarantine or restriction order as described in Paragraph **C.** above; or
3. Where the **HORSE** is destroyed while on board an aircraft, and such destruction is carried out by or on the order of the responsible authority at the time, and later confirmed by a sworn statement by said authority that in their opinion the **HORSE** was so uncontrollable as to have been a danger to the safety of the aircraft, crew, passengers or cargo.

E Any surgical operation unless conducted by a **VETERINARIAN**.

F The giving of any **MEDICATION** unless by a **VETERINARIAN** (or experienced personnel directed by the **VETERINARIAN**) and certified by that **VETERINARIAN** to have been of a preventative nature or necessitated by accident, injury, lameness condition, physical disability, illness or disease occurring during the **PERIOD OF INSURANCE**.

G Malicious or willful injury or criminal or intentional acts or omissions by YOU, YOUR family, representatives, agents, employees, **VETERINARIANS**, bailees or other persons who have care, custody or control of the **HORSE**.

H Failure by YOU, YOUR family, representatives, agents, **VETERINARIANS**, employees, bailees or other persons who have care, custody or control of the **HORSE** to provide proper care and attention to the **HORSE** at all times.

I The use of the **HORSE** for any purpose other than that specified in the Policy **SCHEDULE**.

J Avian influenza or any mutant variation.

K West Nile Virus or Equine Encephalomyelitis unless YOU have provided US with written certification from a **VETERINARIAN** that the **HORSE** has received a current vaccination and booster against such virus in accordance with the vaccine manufacturers' recommendations and the vaccine has been approved for **HORSES** by the United States Department of Agriculture (USDA)

L Hyperkalemic Periodic Paralysis Disease (HYPP), Hereditary Equine Regional Dermal Asthenia (HERDA), or Hyper elastosis Cutis (HC).

M In the case of a mare, no coverage is afforded for any embryo within the mare or for any of her foals, unless such embryo or foal is separately insured under this Insurance Policy.

N **Cyber Attack**
The use or operation as a means for inflicting harm of any computer, computer system, computer software program, malicious code, computer virus or process of any other electronic system.

O **Governmental Authority**
Confiscation or nationalization or requisition by or under the order of any government, public or local authority or any person or body having or claiming jurisdiction in the matter.

P **Nuclear Hazard**
Nuclear reaction, nuclear radiation or radioactive contamination.

Q **Radioactive Contamination, Chemical, Biological, Biochemical And Electromagnetic Weapons**

1. Ionizing radiations from or contamination by radioactivity from any nuclear fuel, nuclear waste, or from the combustion of nuclear fuel;
2. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
3. Any weapon or device employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter;
4. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
5. Any chemical, biological, bio-chemical, or electromagnetic weapon.

R **War Or Military Action**
War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, strikes, riots or civil commotion.

## SECTION IV – CONDITIONS

### A. CONDITIONS PRECEDENT

Each of the following conditions are precedent to any liability by US under this Insurance Policy:

Failure to comply with or to satisfy one or more of the conditions listed below, or any additional conditions set forth in any endorsement to this Insurance Policy, may result in the denial of any claim made under this Insurance Policy.

These conditions also apply to your family members, representatives, agents, **VETERINARIANS**, employees, bailees, co-owners or any other persons who have care, custody or control of the **HORSE** at any point in time.

#### 1. Health Of The HORSE

a. With the exception only of those conditions which have been completely and accurately disclosed to US and accepted in writing by US, it is a condition precedent to our liability under this Insurance Policy that at the commencement of insurance for each **HORSE**, that **HORSE** is in sound health and free from any injury, lameness condition, physical disability, illness or disease whatsoever.

b. This condition precedent shall also apply to any:

**(1)** Additional sums insured on the **HORSE** already insured;

**(2)** **HORSE** added to this Insurance Policy; or

**(3)** Other extension of or addition to coverage.

c. With reference to Paragraph **1.b. (1), (2)** and **(3)** above, this condition precedent must be satisfied as of the date of such increase, addition or other extension of or addition to coverage.

d. OUR acceptance of a Veterinary Certificate, or Declaration of Health (where such Declaration has been accepted by US as a satisfactory substitute for a Veterinary Certificate) submitted to US in connection with the insurance of a **HORSE**, or any extension of or addition to coverage on the **HORSE**, shall neither remove nor reduce the requirement of full compliance with this condition precedent. However, if WE have accepted a Veterinary Certificate, or Declaration of Health, then the burden of proving that the **HORSE** was not in sound health or free from any injury, lameness condition, physical disability, illness or disease whatsoever at the commencement of the **PERIOD OF INSURANCE** for the **HORSE** will be upon US.

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2. **Ownership**

   a. It is a condition precedent to any payment by US that at the commencement of this Insurance Policy (or any increase, extension or addition to coverage) and during the entire **PERIOD OF INSURANCE**, YOU are either the sole owner of the **HORSE** or own a share or interest in the **HORSE**. This Insurance Policy shall cease to cover the **HORSE** immediately when YOU sell the **HORSE** or part with any ownership interest in the **HORSE**, whether temporarily or permanently.

   b. If written notification is received prior to inception of the **PERIOD OF INSURANCE**, WE may agree to insure a **HORSE** that is loaned or leased by YOU where the lease agreement requires that YOU are responsible for the insurance of the **HORSE**. This Insurance Policy shall cease to cover the **HORSE** immediately when YOU cease to loan or lease the **HORSE**, whether temporarily or permanently.

3. **Territorial Limits**

   Unless otherwise endorsed to this Policy, the **HORSE** shall remain within the Continental United States of America or Canada for the entire duration of this Policy. WE cover loss to an insured **HORSE** located within the United States of America or Canada; however, a claim must be filed in the United States of America, including its territories or possessions.

4. **Your Duties In The Event That The HORSE Shows Signs Of Any Accident, Injury, Lameness Condition, Physical Disability, Illness Or Disease, Or In The Event That The HORSE Requires Surgery Of Any Kind, Including A Gelding Operation**

   A YOU shall promptly, at your own expense, employ a **VETERINARIAN** and, if required by US, allow removal of the **HORSE** for treatment;

   B YOU must provide proper care and attention to the **HORSE** at all times including providing any necessary treatment as recommended by your **VETERINARIAN**. YOU shall do everything practicable to avoid or reduce the loss payable under this policy, as long as this action is in the best interest of the **HORSE**; and

   C YOU shall promptly give notice to the person or persons specified for the purpose of notification in the Policy Declarations, who will instruct a **VETERINARIAN** on OUR behalf, if deemed necessary.

5. **Your Duties In The Event Of The Death Or HUMANE DESTRUCTION Of The HORSE**

   A YOU shall promptly, at your own expense, arrange for a NECROPSY to be done by a VETERINARIAN and submit a copy of the report to US as soon as possible after the death or HUMANE DESTRUCTION of the HORSE.

   B We have the right to have a NECROPSY carried out by OUR VETERINARIAN at OUR own expense, should WE decide to do so.

   C YOU shall promptly give notice to the person or persons specified for the purpose of notification in the Policy Declarations, who will instruct a VETERINARIAN on OUR behalf, if deemed necessary.

   D After receiving permission from US, YOU shall arrange for the removal and disposal of the remains of the HORSE at YOUR own expense. WE are entitled to receive any money recoverable by YOU in excess of the removal and disposal costs if the remains are sold.

   E YOU must file with US a detailed sworn proof of loss within sixty (60) days after the death or HUMANE DESTRUCTION of the HORSE.

   F YOU shall at all times cooperate with US and OUR representatives in the adjustment and investigation of any claim or potential claim by:

      a. Providing US and OUR representatives with access to any person(s), information, records and documents WE may require; and

      b. Submitting yourself and YOUR family, representatives, agents, VETERINARIANS, employees, bailees or other persons having care, custody or control of the HORSE to an examination under oath, if required by US.

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**A. <u>GENERAL CONDITIONS</u>**

## 1. Arbitration

a. Provided that coverage under this Insurance Policy has been admitted in writing by US and the only dispute between YOU and US is the **FAIR MARKET VALUE** of the **HORSE**, either YOU or US may make written demand for an arbitration subject to Paragraph **d.** below. Upon receipt of a written demand by either party, then the dispute shall be submitted to and resolved by three (3) disinterested arbitrators selected from the panel of Arbitrators of the American Association of Arbitrators (AAA), in accordance with the Commercial Arbitrators Rules of the AAA in effect at the time of such dispute.

b. One arbitrator shall be chosen by each party and the two arbitrators shall then choose an impartial third arbitrator (Umpire) who shall preside at the hearing. If either party fails to appoint its arbitrator within thirty (30) days after being requested to do so by the other party, the latter, after ten (10) days' prior notice by certified or registered mail of its intention to do so, may appoint the second arbitrator.

c. If the two arbitrators do not agree on an Umpire within sixty (60) days of their appointment, the Umpire shall be chosen in accordance with the procedures for selecting the third arbitrator in force on the date the arbitration is demanded as established by Commercial Arbitrators Rules of the AAA. Within thirty (30) days after all arbitrators have been appointed, the panel shall meet and determine timely periods for briefs, discovery procedures and schedules of hearings.

d. Such arbitration will be the exclusive remedy available to the parties in order to resolve a dispute as to the **FAIR MARKET VALUE** of the **HORSE**. YOU, however, may not initiate such arbitration against US unless YOU have first complied with all of the terms and conditions of this Insurance Policy and have given written notice, via certified or registered mail, to US of YOUR intention to arbitrate within twelve (12) months from the date of the death or **HUMANE DESTRUCTION** of the **HORSE**.

e. Any such arbitration proceeding shall be held at an Office of the AAA near Worcester, Massachusetts or as agreed to by YOU and US. If an agreement cannot be reached on the venue, then the Arbitrators will select the venue.

f. All administrative fees and expenses of the AAA and the Arbitrators' fees shall be shared equally between YOU and US, subject to the final apportionment by the Arbitrators in the award. Attorney fees and witness fees shall be paid by the party incurring them.

g. YOU and WE will both be entitled to conduct and obtain discovery as provided for by the Federal Rules of Civil Procedure prior to any hearings conducted by the Arbitrators. Any disputes arising out of or in connection with such discovery shall be submitted to the Arbitrators for determination.

h. YOU and WE do not waive any rights by demanding or submitting to an arbitration, and retain all contractual rights to determine if coverage applies to each item in dispute.

i. Arbitration is only available to determine the amount of the **FAIR MARKET VALUE** of the **HORSE**. The panel shall have no authority to decide:

**(1)** Any other questions of fact;

**(2)** Questions of law;

**(3)** Questions of coverage; or

**(4)** Other contractual issues.

J. The written report setting forth the **FAIR MARKET VALUE** of the **HORSE** rendered by the Arbitrators shall be final and binding upon both YOU and US and may be entered in any Court of competent jurisdiction. The panel is not authorized to award punitive damages, arbitrator fees and expenses, arbitration fees or attorney fees.

## 2. Cancellation

A YOU may cancel this Insurance Policy in its entirety at any time by mailing or delivering to US advance written notice of cancellation stating at what date thereafter such cancellation is to be effective. The Policy **PERIOD OF INSURANCE** will end on that date. In such case WE will return the paid premium less the earned portion.

B This Insurance Policy may be cancelled by US at any time by mailing written notice to YOUR address as shown in the Policy Declarations at least ten (10) days before the effective date of cancellation if we cancel for nonpayment of premium, or the greater of thirty (30) days or more, if required by the applicable state law of YOUR address as shown in the Policy Declarations, before the effective date of cancellation for any other reason. If notice is mailed, proof of mailing will be sufficient proof of notice.

C If this Policy is cancelled, WE will return the paid premium less the earned portion from the date of such cancellation.

**3. Concealment, Misrepresentation, Failure Of Disclosure And Fraud**

a. This Insurance Policy may be null and void from inception and WE are released from all liability hereunder if YOU or anyone acting on YOUR behalf, including YOUR family members, representatives, agents, **VETERINARIANS**, employees, bailees or any other persons who may have care, custody or control of the **HORSE**:

(1) Concealed, misrepresented, omitted or failed to disclose any material fact or circumstance relating to this Insurance Policy and the **HORSE** insured hereunder; or

(7) Submitted any statement or information in connection with a claim or potential claim knowing the same to be false or fraudulent.

**4. Conformity With Law**

Terms of this Insurance Policy which are in conflict with the laws of the state or country in which this Insurance Policy is issued are hereby amended to conform to such laws.

**5. Nonrenewal**

If WE decide not to renew this Policy, WE will mail written notice to YOU at YOUR address as shown in the Policy Declarations at least thirty (30) days prior to the expiration of the **PERIOD OF INSURANCE**. Proof of mailing will be sufficient proof of notice.

**6. Other Insurance**

If, at the time of death or **HUMANE DESTRUCTION** of the **HORSE**, YOU have any other insurance policy in force covering such **HORSE** that is similar to the insurance provided under this Coverage Form, whether or not such insurance policy is valid or collectible, WE shall be released from all liability in connection with the loss of the **HORSE** unless YOU have obtained OUR written agreement to such other insurance policy. If WE have acknowledged in writing that there is such other insurance policy, then WE shall only be liable for OUR proportion of the **FAIR MARKET VALUE** in the same ratio as OUR **LIMIT OF LIABILITY** on this Insurance Policy bears to the total amount of all insurance coverage on the **HORSE** for death or **HUMANE DESTRUCTION**, whether valid or collectable or not. But, we will not pay more than the applicable **LIMIT OF LIABILITY** shown in the Policy Declarations or **SCHEDULE**.

**7. Subrogation**

a. If WE make any payment under this Insurance Policy, then WE will be subrogated, to the extent of such payment, to all YOUR rights and remedies against any party, and WE shall be entitled at OUR own expense to sue in YOUR name.

b. YOU shall execute all documents and provide US with all such assistance as WE may require to secure such rights and remedies. YOU must not take any action that could jeopardize or extinguish OUR rights of subrogation.

c. OUR rights of subrogation against any third parties who may be legally responsible or liable, in whole or in part, for the loss of the **HORSE** covered under this Insurance Policy shall have priority over any and all claims that YOU may have against such third parties for any and all monetary damages sustained or alleged to be sustained by YOU relating to the loss of the **HORSE** that are not covered by this Insurance Policy. WE will be entitled to recover or receive first, to the extent of OUR payment of a claim under this Insurance Policy, all monetary amounts from any third parties who may be legally responsible or liable, in whole or in part, for the loss of a **HORSE**, before YOU will be entitled to recover or receive any monetary amounts from such third parties for any and all monetary damages sustained or alleged to be sustained by YOU that are not covered by this Insurance Policy.

**8. Suit Against Us**

YOU may not bring legal action against US unless:

A YOU have first complied with all the terms and conditions of this Insurance Policy; and

B The action is brought within two (2) years from the later of:

**(1)** The date of the loss of the **HORSE;** or

**(2)** The end of the **PERIOD OF INSURANCE**.

**<u>SECTION V – ADDITIONAL COVERAGE – THEFT AND UNLAWFUL REMOVAL</u>**

A. This additional coverage is subject to all of the terms, conditions and exclusions as described above in **SECTION I** through **SECTION IV**. This Insurance Policy also covers the following types of losses which occur during the **PERIOD OF INSURANCE**:

1. Theft of the **HORSE**.
2. Death or **HUMANE DESTRUCTION** of the **HORSE** directly resulting from theft of the **HORSE**.
3. Death, **HUMANE DESTRUCTION** or permanent loss of possession directly resulting from unlawful removal of the **HORSE**.
4. Malicious or willful castration or spaying by or on behalf of those responsible for such unlawful removal of the **HORSE**.

**B. ADDITIONAL EXCLUSION APPLICABLE TO THEFT AND UNLAWFUL REMOVAL**

In addition to the exclusions described above in **SECTION III – EXCLUSIONS**, the following additional exclusion applies:

This Insurance Policy does not cover any loss directly or indirectly arising from unexplained disappearance, escape or voluntary parting of, possession of, or title to the **HORSE** as a result of YOU, or any other persons who have care, custody or control of the **HORSE**, being induced by fraud, trickery or similar false pretenses.

**C. ADDITIONAL CONDITIONS APPLICABLE TO THEFT AND UNLAWFUL REMOVAL**

In addition to the conditions described above in **SECTION IV – CONDITIONS**, the following additional conditions apply:

1. It is a condition precedent to any liability that prior to the commencement date of this Insurance Policy there has been no theft or attempted theft of YOUR equine property, or threat against YOU or YOUR equine property whether insured hereunder, insured elsewhere or uninsured.
2. No liability arises under this Insurance Policy for loss of the HORSE by theft until ninety (90) days after the incident is reported to US and then only in the event that the HORSE has not been recovered during that period.
3. It is a condition precedent to any liability that YOU will promptly report the theft of the HORSE to US and to the local police or Federal Bureau of Investigation (FBI) and strictly follow their recommendations.
4. Should YOU pay or promise to pay a ransom or give similar assurances of any such nature to any third party, WE shall be released from all liability under this Insurance Policy.
5. In the event of a claim being agreed by US under this Insurance Policy, WE will indemnify YOU for the FAIR MARKET VALUE of the HORSE at the time of the theft, up to but not exceeding the LIMIT OF THE LIABILITY specified in the Policy Declarations or Schedule.
6. In the event of any payment under this Insurance Policy, WE reserve the right to take title and possession of the HORSE if the HORSE subsequently is recovered.

**SECTION VI – DEFINITIONS**

A. CLAIMING RACE means any claiming, selling, auction, combination or other type of race in which the ownership interest of the HORSE can change.

B. FAIR MARKET VALUE means the price at which ownership of the HORSE would change between a willing buyer and a willing seller, neither party being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts.

C. HORSE means any breed of horse in which YOU have a whole or partial ownership interest and such horse is specified in the Schedule, or as amended by a subsequent endorsement attached to this Insurance Policy.

D. Notwithstanding the guidelines or criteria of any association or organization to the contrary, HUMANE DESTRUCTION or HUMANELY DESTROYED for the purposes of this Insurance Policy and the indemnity provided hereunder means:

1. That the HORSE incurs an injury or is afflicted with an excessively painful disease, and a VETERINARIAN appointed by US shall first have given a certificate that the suffering of the HORSE is incurable and so excessive that immediate destruction is imperative for humane reasons; or
2. That the HORSE incurs an injury and a VETERINARIAN appointed by YOU certifies that the suffering of the HORSE is:
   a. Incurable, and
   b. So excessive that immediate destruction is imperative for humane reasons without waiting for the appointment of a VETERINARIAN by US.

E. LIMIT OF LIABILITY means the maximum monetary sum insured that WE may be liable to pay in the event of a claim per insured HORSE, as specified in the Schedule.

F. MEDICATION means any drug, hormone, vitamin, protein or other substance other than unadulterated food or drink.

G. NECROPSY means a post-mortem examination, made by a VETERINARIAN including, but not limited to, establishing the identity, the cause of death or the reason for the HUMANE DESTRUCTION of the HORSE.

H. PERIOD OF INSURANCE means the period of time for which this Insurance Policy is in place, as specified in the Policy Declarations or as amended by a subsequent Endorsement attached to this Insurance Policy.

I. SCHEDULE means the Schedule Of Covered Horses attached to this Policy.

J. VETERINARIAN or VETERINARY SURGEON means a person experienced in equine practice with a currently valid license, issued by the appropriate governmental regulatory agency, allowing him or her to practice veterinary medicine.