



COPY

Insured		Endorsement Number
Policy Symbol & Number	Policy Period / / to / /	Effective Date of Endorsement
Authorized Agent		

(Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.)

LOSS OF USE EXTENSION

Notwithstanding anything to the contrary contained in the Policy, this Insurance is extended as follows:

In the event that the animal(s) insured, and a specific rate has been charged hereunder, manifest during the policy term a condition which, in the opinion of both the Insured's and Company's Veterinary Surgeons, does not necessitate destruction for humane reasons, but renders the animal permanently incapable of fulfilling the functions or duties for which it is kept or employed as stated in the Policy and further indicates the destruction of the animal for economic reasons; this policy will pay 75% (seventy-five percent) of the sum insured as stated in the Policy and, solely at Company's discretion, on 1) receipt of confirmation by the Veterinary Surgeon of destruction during the policy term, or 2) possession and title to the live animal having been tendered to Company.

In the event that the Insured wishes to keep the animal rather than have it destroyed this policy will pay 50% (fifty percent) of the sum insured as stated in the policy.

It is a condition precedent to liability hereunder that the condition referred to above is the direct result of an accident, illness or disease sustained or contracted during the policy term and that the Company has been advised in accordance with General Condition No. 6(d) of this Insurance.

Any disagreement between the Insured's and Company's Veterinary Surgeons over the said incapacity of the Insured Animal shall be referred to an independent Veterinary Surgeon, mutually agreed upon by both sides, who will act as arbitrator. His decision shall be binding on both the Company and the Insured.

Should the animal have sustained, during the policy term, an accident, illness or disease which has been advised to the Company in accordance with General Condition No. 6(d) of this policy, but such accident, illness or disease does not manifest itself as a permanent incapacity until after the expiry date of this Policy, claims shall be recoverable under this Extension providing the permanent incapacity, as agreed by both Veterinary Surgeons and subsequent destruction, occurs within 90 days after the expiry date of this Insurance.

All other terms and conditions of this policy remain unchanged.