



Named Member  
Memorandum Number  
Effective Date

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**ANIMAL MORTALITY ENDORSEMENT  
ACCIDENTAL DEATH COVERAGE**

Covered Animal Description:

Covered Animal Value:

Coverage is provided for death only of the animal described above caused by an "accident".

**DEFINITION:**

"Accident" as it applies to this endorsement means:

1. Unintentional injury by any cause;
2. Intentional injury caused by other than the Named Member's officials or employees; or
3. Destruction of the covered animal by a qualified veterinarian for humane reasons as a result of injuries under 1. or 2. above.

**EXCLUSIONS:**

This coverage does not apply to:

1. Death resulting from poisoning, disease, illness, parasite or genetic defect including consequential destruction by a qualified veterinarian for humane reasons.
2. Death resulting from or during a medical procedure, unless the procedure was necessitated solely by injury caused by an "accident".
3. Intentional injury, resulting in death or destruction for humane reasons, inflicted by a handler or a handler's family member.
4. Disappearance or theft of the covered animal.

**ADDED CONDITION:**

Subrogation is waived against the handler, an immediate family member of the handler, or any on duty official or employee of the Named Member for accidental death of the covered animal.