

Dear Client,

We are sorry to learn of the unfortunate occurrence reported to us. We consider all claims fairly and aim to handle them promptly. In view of our specialist equine knowledge SEIB Insurance Brokers Ltd are authorised by the insurer to handle claims on their behalf. We believe this provides a better service for you. If you do not consent to this arrangement then please let us know at any time during the course of your claim and we will arrange for the insurer to take over the claim and deal directly with you.

You can help us by providing the information we ask for and answering as fully as possible, any questions that we may have. Reference to your policy conditions and the notes on the claim form will indicate the correct procedure to follow, but we would like to explain some of these obligations in more detail. Your policy schedule will tell you which sections of the policy are in force. A little extra time taken now will help to avoid any delay.

ALL CLAIMS - The Claim Report Form is enclosed. Issue of the form does not imply acceptance by insurers of any claim. Please make sure all appropriate sections are completed, sign the form and send it back to us as soon as possible. We aim to respond to correspondence received within 5 working days. If your horse or pony is being treated for any illness or injury please ask your Veterinary Surgeon to complete section 3 Veterinary Surgeon's Report Form and return that as soon as possible. We regret we are unable to meet the cost of any clerical charge that your Veterinary Surgeon may make for completing reports. Any discounts permitted by your vet will be deducted from any settlement made by us. It is important that we are kept up to date with progress of treatment on a regular basis, ideally every four weeks. We may ask you for additional or progress reports or for the clinical veterinary notes to accompany invoices submitted.

VETERINARY FEE CLAIMS – Should your Veterinary Surgeon recommend alternative or complementary treatment to be carried out either by a Vet or other suitably qualified practitioner, then you must tell us. Some treatments may not be covered by your policy terms and conditions and we shall inform you of the procedure for consideration, limitations etc. If your Vet suggests special diagnostic procedures involving **MRI, scintigraphy** or other sophisticated scanning techniques, a **second opinion** or **referral** to a Veterinary Hospital for specialist treatment, or recommends a **non-emergency surgical procedure**, please contact us immediately as these require our prior written agreement. **Emergency surgery** carried out immediately to save the life of the insured animal does not require prior consent. We shall inform you of the required information to enable us to consider consent and aim to assess such requests within 48 business hours of receipt of the paperwork. We may be able to consider part of the cost for inpatients charges made by your Vet for livery, keep etc or for transport to the Vet's premises in special circumstances. Please see your policy document (the current versions of our policies are available on our web site www.seib.co.uk) for full details of what is or is not covered and for those things that require our prior consent before going ahead with them.

SETTLEMENT - Please forward to us itemised invoices detailing the treatment. Subject to acceptance of your claim, we shall settle direct to your Veterinary Practice, unless you tell us otherwise. You will be responsible for payment to your Veterinary Practice of the policy excess and for any amounts that are not accepted by us.

ONGOING TREATMENT - We appreciate that veterinary treatment may take a while. Equine insurance policies are issued on an annual basis and each year's policy is a separate contract. It is therefore possible that when your policy is due for renewal your horse or pony may still be receiving treatment and a claim for reimbursement of veterinary costs may not be finalised. This will not make any difference to the existing claim which will continue to be assessed under the terms and conditions of the policy in force at the time your horse or pony was injured or taken ill. When inviting renewal our underwriters will take in to account any outstanding claim but if we have incomplete information at that stage we reserve the right to subsequently amend the renewal terms offered when the outstanding claim is settled.

PERMANENT INCAPACITY - You may have extended your policy to include the extra cover for Permanent Incapacity, often referred to as "Loss of Use" insurance. Please refer to your policy schedule to see if you have this cover. We shall require all reasonable treatments to be undertaken in order to achieve full recovery before consideration may be given to a Loss of Use claim. In these circumstances it is therefore very important that we are kept fully informed throughout the course of treatment and we may well wish to discuss the progress of treatment with your Veterinary Surgeon.

HUMANE DESTRUCTION - Sadly sometimes horses and ponies do not recover and your Veterinary Surgeon may suggest to you that the kindest thing to do is to put the animal down on humane grounds. In an extreme emergency you should follow your Veterinary Surgeon's advice, we will subsequently require a full written report. In those circumstances where immediate action is not necessary then you must obtain our permission first. If such a tragic event is recommended outside of office hours then please do telephone our 24 hour helpline number - 07747 458486.

OUR VETERINARY ADVISERS - We may wish to consult our own veterinary surgeon for advice on any claim and will let you know if we wish to do that.

YOUR PREMIUM - On acceptance of a claim, any outstanding premium becomes fully payable. If you currently pay for your premium by Direct Debit it may become necessary to deduct your remaining instalments from your claim settlement. If this is going to cause difficulty please let us know.

OUR PROMISE TO YOU - We will keep you informed of the progress of your claim and aim to respond to any correspondence from you within 5 business days. If we are unable to accept your claim or any part of your claim we will explain the reason to you. In most cases we shall correspond with you by e-mail or telephone to speed up the claim process, however please let us know if you prefer us to correspond in writing via the post. We are here to help you and if you have any queries at all during the progress of your claim, please do not hesitate to contact us.

Yours sincerely,

South Essex Insurance Brokers Ltd