



Dear Client

We are sorry to learn of the unfortunate occurrence reported to us. It is our aim to consider all claims fairly and promptly. In view of our specialist knowledge South Essex Insurance Brokers 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. If your insurer is Lexington please be advised that in connection with processing this policy, and any claims hereunder, certain information may be transferred overseas to affiliated offices of Lexington in the USA.

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.

The Claim Report Form is enclosed. Issue of the form does not imply any 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.

If your horse and pony is being treated for any illness or injury please ask your Veterinary Surgeon to complete the Veterinary Report and return that as soon as possible. We very much regret we are unable to meet the cost of any clerical charge that your Veterinary Surgeon may make for completing the report. It is important that we are kept up to date with progress of treatment on a four weekly basis. We may ask you for additional reports.

Should your policy include cover for Veterinary Surgeon's fees and your Veterinary Surgeon recommends treatment by someone else, for example a farrier or physiotherapist, or anybody else who is not a fully qualified Veterinary Surgeon, then you must tell us. We can only consider meeting the costs of such treatment if we have been consulted first and have confirmed our agreement in writing.

Your Veterinary Surgeon may wish to consult a colleague for a second opinion or to refer your horse or pony to a Veterinary Hospital for specialist treatment. If so please do let us know. Veterinary Fees insurance provides indemnity for the costs of treatment, drugs and nursing etc. Some Insurers may make a contribution towards transportation costs and livery if your horse is hospitalised. If so our prior consent is required before these costs are incurred, please contact our office for clarification.

If further treatment involves any kind of surgical intervention then it is essential that we are told. Except in an emergency when it is necessary to carry out surgery to save the animal's life, we can only consider meeting the costs of surgery involving the administration of a general anaesthetic if we have given our prior consent, confirmed in writing.

In some circumstances it may be appropriate for us to extend the cover under your policy to include additional mortality risks associated with a general anaesthetic.

When all treatment is completed please forward to us the invoices detailing the treatment. Subject to acceptance of your claim, we shall settle the payments direct to your Veterinary Surgeon or other practitioner, unless you tell us otherwise. You will still be responsible for payment to your veterinary practice in respect of the policy excess and for any amounts that are not accepted by us.

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.

In those sad circumstances where an animal has died we may require a post mortem. In most cases this requirement may be waived which will avoid the additional expense for you and further distress in a very difficult time. Please therefore get in touch with us before disposal of the carcass, certification of the cause of death by your Veterinary Surgeon may well mean that we can avoid the necessity for a full post-mortem.

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 takes place outside of office hours then please do telephone our 24 hour helpline number - 07747458486.

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. If you currently pay for your premium by direct debit it will be necessary to deduct your remaining instalments from your claims settlement. If this is going to cause difficulty please let us know.

We will keep you informed of the progress of your claim. If we are unable to accept your claim or any part of your claim we will explain the reason to you.

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 telephone us.

Yours Sincerely

South Essex Insurance Brokers Limited