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 Limited 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. SEIB Insurance Brokers Limited have a delegated authority agreement with the insurer. As such, SEIB Insurance Brokers Limited represent the insurer when they interact with you/the insured about this insurance policy.

ALL CLAIMS

The claim form is enclosed. Issue of the form does not imply acceptance by insurers of any claim. In order to assess your claim, we will require the following documents to be submitted to us within 12 months of the injury being sustained, or illness first showing its symptoms;

- Section one, section two and the declaration pages of the claim form completed and signed by the policyholder(s);
- Section three of the claim form and the accompanying declaration page completed and signed by the first attending Veterinary Surgeon;
- Full clinical history from any veterinary practice that has attended your horse for all routine and non-routine treatment since being in your care that has not been submitted to us previously;
- A copy of your horse's passport, including the horse's name and identification pages, the ownership details page and the vaccination record;
- Itemised invoice(s);
- For dental claims – Dental charts for routine dental examinations your horse has received since being in your care.

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.

VETERINARY FEE CLAIMS

You must contact us before proceeding with the following;

- Full body bone scan (also referred to as a nuclear scintigraphy);
- Any non-emergency procedure under a general anaesthetic;
- A second opinion from another veterinary practice, not including a referral to a veterinary hospital.

Please see your policy wording (copies are available on our website www.seib.co.uk/online-documents) for full details of what is or is not covered and for those things that require our prior consent before going ahead with them.

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.

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Chartered Insurance Broker

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.

EUTHANASIA

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.

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,

Equine Claims Department
0345 873 4922
equineinfo@seib.co.uk
SEIB Insurance Brokers Limited