

## INTERNAL: HORSE CLAIMS PROCEDURE

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### NOTIFICATION AND PROCESS TO FOLLOW IMMEDIATELY AFTER THE OCCURANCE OF AN INSURED EVENT

As per our policy contract; Kuda must be informed immediately of illness, disease, injury, accident, death or humane destruction of the insured horse. **If it is not possible to inform us in writing initially, communication must be followed by a written notification.**

- [claims@kuda.co.za](mailto:claims@kuda.co.za)
- Lilian Bolus will be responsible for this inbox
- Lilian Bolus will inform Dawn Neman/Gwen MacGregor of the claim and get initial approval.
- Once approval has been given Lilian will contact the client and get all the necessary documents.
- We will inform the client within 24 hours of receiving all completed claim documents if an assessor is to be appointed.
- When submitting a **mortality claim**, the claim form must be fully completed and accompanied by a **post-mortem** (including a necropsy examination) performed by a licenced veterinary surgeon to establish the cause of death or reason for humane destruction of the horse.
- The post-mortem will be performed at the client's expense.
- **Only Wéhann Smith can waive the requirement for a post-mortem; in writing.**
- The horse's body may not be removed or disposed of before a definite cause of death has been determined by a veterinary surgeon or written permission has been given by Kuda. **Only Wéhann Smith or Dawn Newman can give such permission; in writing.**

### SUBMITTING A CLAIM

- When submitting a claim for veterinary cost, the claim form must be fully completed and accompanied by proof of the costs being claim for (veterinary account) and a report written by a licenced veterinary surgeon detailing the cause of the claim.
- Life Saving Surgery - We will pay for **maximum 7 consecutive days** care, including the day of surgery. Please ensure that the claim amount reflects no more than **7 days**.
- Critical Care – We will pay for **maximum 7 consecutive days** in-hospital treatment if it is an emergency and necessary to save the life of the horse. Please ensure that the claim amount reflects no more than **7 days**. We will pay for one day's out of hospital expenses if the horse is seen and admitted to hospital on the same day and the case is therefore an emergency.
- If the claim involves theft or a motor accident, it must be reported to the police within 24 hours or sooner and a case number must be obtained.
- A claim form must be completed and returned to Kuda within 3 months, or sooner, of the loss.

- As per our policy contract, we may require the client to give us any proof, information or declarations, including copies and access to the originals of all veterinary records and all information relating to the condition, history, performance, values of the horse.
- Once the claim form and all the supporting documents have been received:
  - Lilian Bolus will get final approval from Dawn Neman/Gwen MacGregor and capture the claim on FileMaker
  - Josi Marais will load the claim on the Absa Claims' account
  - Wéhann Smith/Janine Köster will authorise the payment
  - Lilian Bolus will send the Claim Payment Schedule along with the Proof of Payment to the client, copying Dawn Newman/Gwen MacGregor, to inform the client that the claim was processed and paid.

## WHEN CLAIMS MAY BE DECLINED

- **Fraud** - If any claim sent to us is fraudulent or if the client uses any fraudulent means or devices to benefit under their insurance policy or if the loss is because of a deliberate act by the client or if the client helped anyone to cause the loss then we will not pay the claim.
- If a client does not comply with any of the terms, conditions or warranties of Kuda's policy document or if the client misrepresents any material information, we will not pay the claim.
- We will only pay claims if the event that causes the claim happens in the Republic of South Africa or Namibia, unless we agree otherwise in writing.
- Please refer to Kuda's policy contract for the list of exclusions

## CLAIM AUTHORISATION LIMITS

Authoriser	Limit (Excluding VAT)
Dawn Newman	R250 000
Gwendolynne MacGregor	R250 000
Janine Köster	R250 000
Wéhann Smith	R1 250 000
Lloyds of London	Greater R1 250 000

## DEFINITIONS

### Humane destruction

Means that the horse is afflicted with an excessively painful disease or injury, and a suitably qualified veterinary surgeon has first given a certificate that the horse cannot be cured and its suffering is so excessive that immediate destruction is imperative for humane reasons

### Veterinary Surgeon

Means a veterinary surgeon experienced in equine practice with a currently valid licence, issued by the appropriate government agency, allowing him or her to practice veterinary medicine.

### Post-Mortem

Means a post-mortem, which shall include a necropsy examination, performed by a veterinary surgeon, to establish the cause of the death or the reason for humane destruction of the horse.