

NOTIFICATION AND PROCESS TO FOLLOW IMMEDIATELY AFTER THE INSURED EVENT

1. In an event likely to give rise to a claim the insured must advise Kuda within 24 hours of discovering the event. If it is not possible to inform us in writing immediately, communication must be followed by a written notification.
 - o claims@kuda.co.za
2. If an insured animal has died:
 - o The insured must arrange for a post-mortem to be performed, at the insured's expense, by a licensed veterinary surgeon to establish the cause of death or reason for humane destruction of the animal
 - o The whole carcass must be kept in cold storage and may not be removed or disposed of without Kuda's permission. We will not pay any claim unless we can examine the carcass.
3. If the claim involves theft, poaching or a motor accident, it must be reported to the police within 24 hours or sooner and a case number must be obtained.

SUBMIT A CLAIM

1. The insured must provide Kuda with:
 - o Photographs of the scene of the death and the carcass
 - o A fully completed claim form
 - o Post-mortem report
 - o Permits or proof of purchase
2. Claims will be processed within five working days, commencing on the date we have received all documentation.
3. Kuda will inform the insured within 24 hours of receiving all completed claim documents if an assessor is to be appointed.

INSURED'S RESPONSIBILITY

1. The insured must take all reasonable steps and precautions to prevent accidents and losses.
2. The insured must at all times ensure that his/her animals have sufficient food, water, shelter and proper care and attention.

DEFINITIONS

Humane destruction (Euthanasia)

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

Post-Mortem

Means a procedure that consists of a thorough examination of the carcass of the animal by a veterinary surgeon, including the conducting of any necessary pathological tests and the taking and testing of any samples necessary to establish the cause and manner of the death or the reason for humane destruction of the animal.

