

## 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](mailto: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 horse.
  - o The horse's body may not be removed or disposed of before a definitive cause of death has been determined by a veterinary surgeon or written permission has been given by Kuda.
3. 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.
4. Please submit all documentation within 60 days of treatment.

## SUBMIT A CLAIM

1. The insured must provide Kuda with:
  - o A fully completed claim form
  - o Post-mortem report in the case of a mortality claim
  - o A veterinarian report and account when claiming for veterinarian fees
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, losses or damage.

## DEFINITIONS

### Humane destruction (Euthanasia)

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.

### Post-Mortem

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.

