

# Claims

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## How to make a claim

It is only possible to make a claim if an event which is covered by the policy, or any extension choice you have made, or any variation we have agreed to occurs during the period of insurance.

You or your Agent must:

- PROMPTLY notify IRT Insurance in the event of any illness, lameness, accident, injury or physical disability that may, or is reasonably likely to give rise to, result in a claim. The IRT Insurance Claims manager will provide you with further advice depending on the circumstances.
- At your own expense and as soon as reasonably practical you should provide a written statement containing all particulars and details of the horse(s) together with details of the injury or illness and veterinary treatment undertaken - ie complete a Claim Form.
- In the event of death and at your expense have a veterinarian complete a post mortem examination of the horse(s). This must also prove identification details of the horse(s).
- Take all reasonable precautions to preserve anything which might prove necessary or useful by way of evidence in connection with any claim and, as far as practicable, retain such evidence until the insurer has had an opportunity to inspect it.

## Settlement of claims

Once notified, IRT Insurance will send you a Claim Form by way of a Statutory Declaration which you must complete and return to IRT Insurance with all supporting documentation and evidence (including the Post Mortem Report). IRT Insurance will then present the claim to the Insurer on your behalf.

Once the claim has been approved by the insurer you will then be sent a Statutory Declaration Release form which you must sign and return to IRT Insurance so that we can release the funds to your nominated account.

Usually claims are settled within 14 days of the insurer receiving all the required documentation. The most we will pay is the CURRENT MARKET VALUE of your horse(s) at the time of the loss OR the sum insured shown in the policy schedule - whichever is the lesser. Where payment is to be made in settlement of a claim and any other party has an interest in the horse(s), then payment may be made to

such other party to the extent of their interest: for example: where the rights and interests of a financial institution are shown on the policy, such payment will be full and final settlement in respect of that interest.