

IMPORTANT INFORMATION

Requirements for Insured Horses

1. In the event of any illness, disease, lameness (including any signs of a foot abscess), injury, accident or physical disability:

- Immediately appoint a veterinarian to treat the horse.
- Immediately notify Fitton Insurance Brokers Australia Pty Ltd of the problem.

Note: Failure to immediately appoint a veterinarian to treat an insured horse could prejudice the owner's insurance claim. – Please refer to Condition 7 of the Policy Wording.

If the failure to notify is the fault of the stud/agistor, trainer, manager, etc., they risk having a claim made against them.

2. Medication should only be administered by a veterinarian, or an experienced person under the direction of a Veterinarian.

Note: The Policy specifically excludes death caused by the administration of any medication (including any drug, hormone, vitamin, protein or other substance other than unadulterated food and drink) unless administered by a qualified veterinary surgeon (or experienced personnel directed by him or her) and certified by the veterinary surgeon to have been of a prophylactic nature or necessitated by accident, disease or illness.

3. Prior to any non-life saving surgery, notify Fitton Insurance Brokers Australia Pty Ltd.

Note: The Policy specifically excludes death caused by surgical operation, unless conducted by a qualified veterinary surgeon and certified by him or her to have been necessitated solely by accident, disease or illness and to have been carried out in an attempt to preserve the horse's life.

4. The Policy specifically excludes intentional slaughter unless:

- The Insurer agrees to the destruction.
- In the case of injury, a veterinary surgeon appointed by the Insured (owner) certifies that the suffering of the horse is incurable and so excessive that immediate destruction is imperative for humane reasons.
- In the case of an excessively painful disease, a veterinary surgeon appointed by the Insurer certifies that the suffering of the horse is incurable and so excessive that immediate destruction is imperative for humane reasons.

5. In the case of the death of a horse, a post mortem and autopsy examination must be carried out at the Insured's (owner's) expense.

6. In the case of humane destruction, the Insurer must be given the opportunity to have a post mortem and autopsy examination carried out by a veterinarian of the Insurer's choice.

TO NOTIFY US USE THE FOLLOWING METHOD OF CONTACT:

Fitton Insurance Brokers Australia Pty Ltd – Christina Grear	(07) 4638 4233
Email	christina@fitton.com.au
Fax	(07) 4638 3369
A/H Ron Fitton	0408 717 733

PLEASE ENSURE THAT THIS NOTICE IS SHOWN OR GIVEN TO THE CARER OF YOUR HORSE AND THE VETERINARIAN.