



MAGIC MILLIONS INSURANCE BROKERS PTY LIMITED

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CLAIMS NOTIFICATION & PROCEDURES

1. In the event of any accident, injury, illness or disease you must:
 - At your expense, immediately appoint a veterinarian to treat the horse;
 - **Immediately notify Magic Millions Insurance Brokers;**
2. Prior to any non-life saving surgery, immediately notify Magic Millions Insurance Brokers

Note: Insurance policies specifically exclude death or humane destruction caused by:

- The giving of any medication unless by a veterinarian (or experienced personnel directed by him) and certified by that veterinarian to have been of a preventative nature or necessitated by accident, injury, illness or disease.

Medication includes any drug, hormone, vitamin, protein or other substance (other than unadulterated food or drink).

- Any surgical operation unless conducted by a veterinarian and certified by him to have been necessitated solely by accident, injury, illness or disease and to have been carried out in an emergency attempt to save the horse's life.
3. Your policy excludes intentional slaughter unless:
 - Insurers agree to the destruction of the horse;
 - A horse suffers an injury or is afflicted with an excessively painful disease and a veterinarian appointed by the insurers has first given a certificate that the suffering is incurable and so excessive that immediate destruction is imperative for humane reasons; or
 - A horse suffers an injury and a veterinarian appointed by you has first given a certificate that the suffering is incurable and so excessive that immediate destruction is imperative for humane reasons (without waiting for the appointment of a veterinarian by the insurers); and
 - The insurers are given the opportunity of having a veterinarian appointed by them carry out a post-mortem and autopsy examination.
 4. In the case of the death of a horse, a post mortem and autopsy examination must be carried out at your expense.
 5. ***This is a guide only and does not override any of the terms, conditions and exclusions of your policy.***
 6. In an emergency please contact:

Kylie Adair 0416 515 247

Sile Hayes 0410 919 435