



# CLAIMS NOTIFICATIONS/PROCEDURES

1. In the event of any illness, disease, lameness, injury, accident or physical disability:

- Immediately appoint a veterinarian to treat the animal;
- **Immediately notify Magic Millions Insurance;**
- Immediately notify the owner of the animal

2. Prior to any non-life saving surgery, **immediately notify Magic Millions Insurance.**

Note: Insurance Policies specifically exclude the following:

death caused directly or indirectly by the administration of any medication (including any drug, hormone, vitamin, protein or other substance other than unadulterated food and drink) unless 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;

death caused directly or indirectly by any 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 animal's life.

3. Insurance Policies specifically exclude intentional slaughter unless:

- Underwriters agree to the destruction of the animal;
- Where an animal suffers an injury or is afflicted with an excessively painful disease, a qualified veterinary surgeon appointed by the Underwriters shall first have given a certificate that the suffering of that animal is incurable and so excessive that immediate destruction is imperative for humane reasons; or
- Where an animal suffers an injury and a qualified veterinary surgeon appointed by the Insured shall first have given a certificate that the suffering of the animal is incurable and so excessive that immediate destruction is imperative for humane reasons without waiting for the appointment of a veterinary surgeon by the Underwriters,

And provided that in all such cases Underwriters have been given the opportunity of having a veterinary surgeon appointed by them to carry out a post-mortem and autopsy examination should they so desire.

4. In the case of the death of an animal, a post mortem and autopsy examination must be carried out at the Insured's expense.

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