

## INSURANCE CLAIMS NOTIFICATION GUIDE

This guide does not form any part of the Policy Document(s) and it is of the utmost importance that the terms and conditions of the Policy Document(s) are read and adhered to.

| Claims contact   | When to notify?   |
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| <p>Please provide written notification by email to the following email address attaching any supporting documentation, such as relevant veterinary report(s):</p> <ul style="list-style-type: none"> <li>- <a href="mailto:EquineClaims@markel.com">EquineClaims@markel.com</a></li> <li>- <a href="mailto:Bloodstock.EMR@wtwco.com">Bloodstock.EMR@wtwco.com</a></li> </ul> | <p>You should notify immediately upon becoming aware of any accident, injury, illness, lameness, disease, or physical disability or theft of the insured horse.</p> |

| What to do in the event of a claim?   |
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| <p>In the case of any illness, disease, lameness, injury, accident or physical disability or abnormality of an insured horse(s) the insured must:</p> <ol style="list-style-type: none"> <li>1. As soon as possible, and at their own expense, employ a veterinary surgeon to treat the horse.</li> <li>2. Report the situation to us immediately, and the insurers may appoint a veterinary surgeon, if deemed necessary.</li> <li>3. If necessary, allow the horse to be removed for treatment.</li> <li>4. Carefully record the sequence of events as they unfold, recording the time and action taken.</li> </ol> |

| In the event of death or humane destruction of an insured horse, the insured must:  |
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| <ol style="list-style-type: none"> <li>1. Provide written notice of the loss immediately using the contact details above.</li> <li>2. <u>Immediately</u> arrange at the insured's own expense for postmortems to be performed on all affected horses and veterinary reports to be provided for all losses including cause of death/ reason for euthanasia.</li> <li>3. Provide photographs of the dead horses and a diagram recording the position of the dead horses.</li> <li>4. Secure statements from any witnesses.</li> <li>5. Provide proof of ownership and evidence of horse ID (tag number/ microchip number/passport).</li> <li>6. Provide a comprehensive timeline of events including specific times and dates.</li> <li>7. Supply a completed Claim form to the claims team as soon as possible but in any event within 60 days from the date of loss.</li> <li>8. After receiving permission from insurers, dispose of the remains of the horse, at the insured's own expense.</li> <li>9. Preserve and provide any salvage evidence.</li> </ol> |

| Settlement stage  |
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| <p>If WTW need to make a payment to you for your claim, you'll need to go through our Bank Account Validation (BAV) Portal in order for us to make that payment to you.</p> <p>Our BAV team <a href="mailto:BAVPortalTeam@willistowerswatson.com">BAVPortalTeam@willistowerswatson.com</a> (wtwco.com), will contact you with detailed guidance to initiate the portal process when needed. The BAV Portal is a tool that enables us to verify the authenticity and accuracy of bank account details provided by you. It acts as an additional layer of protection against fraudulent activities and minimizes the risk of unauthorized transactions benefitting both our customers and WTW.</p> <p><i>The benefits of using the portal for both our customers and WTW are:</i></p> <ul style="list-style-type: none"> <li>✓ Risk reduction from fraud due to Multifactor authentication results in strengthening the security of the portal</li> <li>✓ Independent verification of bank details by secondary contact, if applicable. In the case of a sole trader, secondary contact verification is not required</li> </ul> <p>If you're in any doubt, please contact your WTW contact/Account Executive who will assist/guide you in determining the appropriate course of action.</p> |

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| <p><b>Disclaimer:</b> The information provided in this Claims guide is intended for use as a guideline and is not intended as, nor does it constitute legal or professional advice. WTW does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. WTW does not warrant that the information in this Claims Manual constitutes a complete and finite list of each item or procedure related to the topics or issues referenced herein. Furthermore, laws, regulations, standards, or codes may change from time to time, and you should always refer to the most current requirements and take specific advice when dealing with specific situations. In no event will WTW or any of its subsidiaries or affiliates be liable in tort or in contract to anyone who has access to or uses this information. WTW does not limit or exclude any liability for death or personal injury caused by its acts or omissions.</p> |
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