

CLAIMS (Questions & Answers)

Question: When do I need to report an accident, sickness, injury or death of my horse?

Answer: **Immediately.** All accidents, sickness, injuries, or death of your horse must be reported immediately to us. **We are available 24/7 to take your calls at (859) 219-2100.** Please inform all people caring for your horse of these procedures.

Question: Do I need prior approval before I have a surgical procedure performed on my horse?

Answer: Yes, contact us immediately.

Question: Do I need prior approval for Humane Destruction?

Answer: Yes. The only exception would be if a licensed Veterinarian certifies that Humane Destruction was immediately needed because the suffering was incurable or excessive.



Question: Do I need to obtain a police report?

Answer: **Yes.** Report all theft, shooting and/or vehicular accidents to the police.

Question: Is an autopsy necessary?

Answer: Yes. Do not have the horse removed from your premises until an autopsy is performed by a licensed Veterinarian.

Question: Is it a condition of my policy to report all changes in the health of my horse to you?

Answer: Yes. Failure to do so could affect the eligibility of a claim.

We are committed to getting your claims processed fairly and quickly but in order for us to be successful all accidents, sicknesses and deaths must be reported to us immediately. Thanks!



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