



## **KBIS EXCLUSION REVIEW PROCEDURE**

The guidelines below set out the normal circumstances when an exclusion is applied to an equine insurance policy handled by KBIS, we have also outlined the procedure which KBIS follows when asked to review an exclusion that has been applied to an equine insurance.

### **Why are exclusions applied?**

If an exclusion has been applied to your policy it is because your horse presents an elevated risk to Underwriters.

Exclusions are applied to policies for the following reasons:

- Your horse suffers from a condition that pre-exists the beginning of an insurance policy
- Following a claim, whereby the condition continues to be covered by a previous insurance policy
- When the likelihood of a your horse suffering from an accident, sickness or disease is increased as a result of another condition i.e. Your horse suffers from a condition which means it is now more likely to suffer from a connected condition.

### **When are exclusions applied?**

Exclusions are normally applied at two times, when the policy is first incepted or at subsequent renewal. If an exclusion is applied to your policy you will be notified in writing.

### **When can I apply to have an exclusion reviewed?**

You can apply to have an exclusion reviewed at any time. In order to fully assess your particular circumstances you will need to supply the following documentation:

- Full written details regarding the condition including onset date, treatment received, time off or out of work, current level of work and activities your horse is engaged in.
- An up to date clinical history print out from all veterinary practices that have seen/treated your horse within the last 5 years.

### **What happens next?**

When KBIS receive your application your file will be reviewed and if necessary we will seek our veterinary adviser's opinion. Following this review a decision is made and we will write to you to confirm any changes to the exclusion.

In some cases we may require further information such a veterinary examination and report, we will advise you of this before we make any decision. Please bear in mind that underwriters will not be liable for any costs incurred as a result of the veterinary examination or subsequent report.

### **My exclusion hasn't been removed or amended. Why not?**

If your exclusion hasn't been removed or amended we will tell you why when we write to you. The most common reasons for refusing to change the scope of a exclusion are as follows:

- The condition is chronic and is likely to continue to affect the horse in the future.
- The condition means that the horse continues to present an increased risk.
- The condition continues to be covered by another policy under an extension period (such as the one under the veterinary fees section of the policy), until expiry of this period underwriters will not review or amend your exclusion.

It is important to remember that the final decision whether to remove or amend an exclusion rests with Underwriters. Generally speaking an exclusion will be removed or amended if the condition has fully resolved and is unlikely to reoccur in the future. If this is not the case the Underwriters might suggest that the exclusion is reviewed again after a specified amount of time in order to give the horse an opportunity to recover fully.

If you have any queries regarding our procedure or if you have recently applied to have an exclusion reviewed and want to discuss our decision please contact us by telephone on 0345 230 2323.