



Speak to our insurance  
team today:  
01584 841 080



HAVE YOU CONSIDERED

# HORSE INSURANCE

At Severn Edge Equine we encourage all owners to take out some level of cover of horse insurance. In times of economic uncertainty, ensuring that you are financially covered by a suitable horse insurance policy in the event of injury, illness or theft is more important than ever and allows you to enjoy your horse knowing that you have a plan in place. However, the insurance world is very complex and it is vital that you have the right cover for your horse and you understand what is covered and what is not. The insurance team at Severn Edge have created this leaflet to help work through the small print and understand what its all about. If you have a direct question about your policy its best to speak to the provider, however we are happy to help where we can. We are always available if you are still unsure and can be contacted on [equineinsurance@severnedgevets.co.uk](mailto:equineinsurance@severnedgevets.co.uk).

## THE COVER

Do you have veterinary fees cover, or just legal liability? Have you cover for the loss of use (LOU) or just loss of animals (LOA)? Do you understand the difference between loss of use (LOU) and loss of animal (LOA)?

### LOSS OF ANIMAL (LOA) Death, Theft/Straying:

Loss of Animal/Total Loss refers to either the death of your horse or to its physical disappearance, whether by theft or straying. In these circumstances, this insurance benefit will repay you the current market value (sum insured) of your horse as long as the policy terms and conditions have been met. It is a standard requirement from most Insurers that to make a mortality/death claim, a Post-Mortem Examination will be required. You will need to advise your Insurer as soon as you can afterwards (or beforehand for a pre-planned euthanasia) so they can confirm whether you can dispose of the horse's body. If a definite diagnosis has been made and the Insurer's Veterinary Surgeon agrees it meets the criteria for mortality insurance, a Post-Mortem Examination will usually not be required. In instances where the Insurer does not ask for a Post- Mortem Examination, the attending Veterinary Surgeon must positively confirm the identity of the carcass as that of the Insured Horse

### LOSS OF USE (LOU):

Within LOU there are 2 options of insurance that are sold, prior to buying make sure you know what cover you have:

- Insurance that will only pay out if your horse has an accident or external injury, which results in permanent loss of use.
- Insurance that will pay out if your horse has an accident or injury, or suffers an illness that results in Permanent Loss of Use.
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Be sure that you choose the type of insurance that meets your needs. If your horse sadly is deemed a LOU, once the insurance value has been paid most insurance companies give the owner the choice of keeping the horse or having it humanely destroyed. If the horse is destroyed the insurer will require proof of destruction from your vet.

If the horse is not destroyed most insurance companies will need it to be freeze marked with the letter "L" in a circle. Some insurance companies will pay for this and others will deduct the cost from the amount they pay you. Again check with your provider what is included.

## MORE INSURANCE LINGO AND WHAT IT ALL MEANS:

<p><b>Veterinary Fees Cover</b></p>	<p>Do you understand exactly what the maximum veterinary fees are on your policy? The amount you are able to claim is variable depending on the policy you have selected. For example, it can range from £1,250 to £5,000. Some may offer higher cover, but specifically for colic surgery. Some policies split fees e.g. If you are able to claim a maximum of £5,000, this may be split between elements such as £1,000 for diagnostics &amp; £4,000 for treatment. In this example, the maximum available for treatment is £4,000, even if the diagnostics are not required.</p>
<p><b>Policy Excess</b></p>	<p>Do you have an additional burden of a co-insurance, which is an additional percentage excess on top of your normal excess. Furthermore, some insurers charge a second policy excess if your claim goes over your policy renewal date.</p>
<p><b>Premium</b></p>	<p>If you budget and pay your premium in monthly instalments and you make a claim, the full balance of the premium may be deducted from the claims settlement, leaving you with an unexpected shortfall against your bill.</p>
<p><b>Pre- existing conditions and exclusions</b></p>	<p>No insurance company provides cover for pre-existing conditions which it was reasonable for you to have known about. Not telling the insurance company about a pre-existing condition that you know about (whether the horse was in your ownership or not) is fraudulent. If exclusions are placed on your policy, find out from either your policy documentation at renewal or insurer directly, whether the exclusions are reviewable. There are some things that, after a given period of time, can be reinstated and can be covered. Sometimes it may only require an email to your insurer your horse's clinical history attached, but sometimes it will require a veterinary examination and report. Speak to us if this is the case and we will work with you to find the best solution.</p>
<p><b>The Condition</b></p>	<p>Sometimes, when a horse is presented for a performance/ lameness issue, the result of veterinary investigation may reveal that several factors gave rise to the presenting signs. Some companies treat these as a single 'incident' and claim rather than separate conditions. This means that there is only one amount of vet fee cover for the claim. The vets at Severn Edge will continue to communicate with you through the investigative work and ensure you understand what is being covered.</p>
<p><b>General Anaesthetics</b></p>	<p>You MUST notify your insurer if your horse is due to have a general anaesthetic (unless if outside of business hours and an emergency), even if you do not intend to claim for it. It may affect your future cover. It is always wise to advise your insurers of any conditions your horse suffers from even if you don't make a claim for it. As always speak to the team at Severn Edge if you are unsure what to tell your provider.</p>
<p><b>As your horse gets older</b></p>	<p>Did you insure your horse as a youngster and have progressed on to schooling or perhaps competing? If so you need to make sure your policy covers you for what you are doing. Do you own a much older horse that would now be moved to a veteran policy?</p>



**STILL UNSURE?  
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## WHAT MAY NOT BE COVERED

Some insurers will not cover your claim in an injury is sustained in a field with wire fencing or you horse is not routinely vaccinated and wormed, or if they don't have an equine passport.

There are a few things that are sometimes not covered under the standard policy (and sometime not at all) such as:

- **Supplements**, even if they are only available from a Vet practices and the supplement has been recommended for your horses treatment by a vet.
- **Postage and Packing**
- **Livery or Hospitalisation Fees**- sometimes these may be partly covered (or may be extra to the standard policy)
- **Preventatives**, for example this could be oral sedation for a horse on box rest or first time turn out.
- **Behavioural Issues**- there are not policies available that cover these UNLESS a physical cause is diagnosed.

These are just some examples and we cannot stress how important it is to check your policy and confirm what is covered and what is not prior to starting your cover.

## LIMITED COVER & NOTIFICATION

There are some policies that have a maximum amount that they will pay for certain procedure, or require you to gain consent or notify the insurer of specific things. For example:

- A combined total for visit and examination or taking a blood sample
- Some insurers don't cover dentistry
- Several insurers must have written consent prior to certain, usually more advanced procedures. These include but are not limited to; MRI, CT, Bone Scan, Remedial Farriery, Physio, Complimentary therapies may also be on the list.
- Some insurers require notification before referral to a Specialist
- Some insurers require a pre-anaesthetic report to be generated and sent to them on the day of surgery.

## LOSS OF ANIMAL

Remember that if you make the decision to have your horse put to sleep, it does not automatically mean that the insurance company will pay out. In situations where euthanasia is not necessary on immediate humane ground within the British Equine Veterinary Association (BEVA) guidelines, you should discuss the situation with your insurance company before putting your horse to sleep otherwise any claim may be invalid.

Some companies do occasionally require that we carry out a post mortem and send a report to validate your claim please make sure you check with your policy provider.

**Deciding whether or not to take out horse insurance is a very personal decision and there are many factors that should be taken into consideration. Typically, the reason most horse owners insure is for vet fee cover. Understanding how insurance works and why it is a benefit is key in helping you to make this decision, as is being aware of the different types of cover available. This info sheet was designed to bring you all this information to help you feel confident in deciding whether to take out vet fee insurance for your horse, and if you choose to, how to find the level of cover that's right for you and your horse as well as what the insurance lingo means.**