**INSURANCE NOTES**

There are many different types of insurance cover available for your horses and ponies, whatever their value, and whatever their job. There are also many different insurance companies available, with very different premiums for varying levels of cover, and varying excess charges. As with most things in life, with insurance you definitely get what you pay for, so skimping on insurance premiums may end up costing you dear in the long run.

**3rd Party**

We strongly recommend that all horses and ponies are insured for at least 3rd party situations, even if they are just a pasture pet. Just think about the cost of the potential damage that an escaped animal can do to a vehicle and its occupants before disregarding the possibility.

**Vet Fees**

We would also recommend that you seriously consider insuring your animals for vet fees. Over the past couple of decades, the possibilities for diagnosis and treatment of many conditions have come on in leaps and bounds, but they are not cheap. A small, innocuous-looking cut that happens to be into a joint would need surgery costing at least £3000, whilst colic surgery (which generally has much better outcomes than previously) would cost a minimum of £5000, and if complications arose, then up to £8-10,000. Even a moderately straightforward lameness investigation can run into several thousands of pounds, with the possibilities that Gamma Scintigraphy and MRI scans can offer us in terms of accurate diagnosis and specifically targeted treatments.

**Loss of Use**

If your horse has been purchased at some degree of expense in order to do a specific job at a moderately high level, the it is worth considering the extra expense of Loss of Use cover. If the horse then sustains an injury or succumbs to an illness that means that it then cannot be used for the specified purpose, then the insurance company will pay out to the insured value, subject to verification and a Loss of Use brand.

**Important information regarding Mortality Insurance**

At the difficult time of making decisions regarding euthanasia, it is all too easy to forget to consider insurance issues.

If, in the unfortunate event of a terrible accident or a fatal colic, that decision needs to be made quickly, then there are allowances so that unnecessary suffering can be avoided. This is where the “BEVA Guidelines” are used by insurance companies to provide clearly defined circumstances when euthanasia can take place without consulting them first.

In ALL OTHER CIRCUMSTANCES if you are considering that final decision for your horse and you are hoping to claim for mortality, then you MUST contact your insurance company first and get their permission.

The “BEVA Guidelines for the Destruction of Horses Under All Risks Mortality Insurance Policy” are absolutely nothing to do with the way the euthanasia is carried out. The exact wording is as follows:

“That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options of treatment are available to that horse at that time.”

Although the decision to euthenase your horse may be unquestionably the right one, and your horse may have an incurable illness or lameness, unless it requires IMMEDIATE euthanasia, your insurance won’t be paying out *unless* you contact them beforehand in order to mutually agree or negotiate an appropriate course of action. This will involve their veterinary advisor, and they may possibly need a second veterinary opinion.

Although insurance company terms and conditions regarding mortality insurance claims may seem extremely harsh, they are unfortunately in place in order to protect themselves from fraudulent claims, especially if a horse is NOT insured for loss of use.

As a general rule, you are always more likely to have a successful insurance claim if you contact them at the earliest opportunity and get their approval of any course of action beforehand, whatever the claim.