

# Insurance

Abbey Equine Clinic recommends that all horses are insured for 3<sup>rd</sup> party liability and veterinary fees. Sadly, decisions about whether a horse can have life-saving or long-term treatment are often affected by financial restrictions.

Many insurance companies require a veterinary examination, similar to a vetting, prior to the horse being insured. The requirements vary, so make sure you speak to your chosen insurer about their requirements.

## **Choosing a policy**

Insurance companies and policies are not all the same, so here are some top tips:

- Read the policy document thoroughly, usually you get what you pay for
- Choose a well known company; often companies which specialise in pet and animal insurance are good as they have been dealing in horse insurance for a long time. Ask around, find out what experience other people have had with the company.
- Read the small print carefully, know exactly what costs are covered by your policy and what activities the horse is insured for taking part in
- For vets' fees cover, check how much they will pay out for each condition, and per year in total, and how long after the start of a condition will they cover it for. Many policies only cover a horse for 12 months after the onset of a life-long condition, such as arthritis or laminitis. Fees for colic surgery are seldom less than £4000 and can easily reach double that.
- Check whether they have put any special exemptions on the policy, for example not covering a leg if the horse previously injured it, or not covering an older horse for things such as colic surgery.
- Be honest about the horse's medical history- the vet will have to provide a full history if you wish to make a claim so it's best if they already know what to expect.
- Make sure you know the time interval between starting the policy and the beginning of cover.
- Be very careful about moving from one insurer to another: if you have already made a claim, or the horse has got older, a new company may not provide you with the same level of cover.

## **Making a claim**

Inform the insurance company as soon as the vet has seen the horse, and they will send you a claim form.

Make sure you tell the vet what level of insurance cover the horse has.

Fill out the claim form as soon as treatment has been completed, and send to the vet to fill out their section. PLEASE remember to fill in your section first as the vet has to sign that your details are correct.

We'll send it back to you when completed, to send to the insurance company. Although we do keep copies we suggest you do as well.

Make sure you have signed and dated the form, and filled the section about whether to pay you or pay us direct.

You do not need to wait until treatment is completely finished before putting in the first claim form.

**Destruction on humane grounds.**

Our vets have been faced with many distressing situations where clients have not been explained the meaning of the term destruction on humane grounds when the policy was taken out. There are very strict guidelines as to which conditions can be claimed under this part of the policy. Just because it was the kindest thing to do does not mean the insurance company will cover for the value of the animal. Please question your insurer if there are any terms which you are not clear about. Our vets will do their best to explain to you, but it at the time you find out from us, it may be too late to change your level of cover.

**Note:**

**While we highly recommend insuring your horse, it is you, the client, who is responsible for paying your veterinary bills. Your insurance policy is a private contract between yourself and the insurance company and you are still liable for all veterinary costs, even if not covered by your insurance.**