

insurance matters



■ Which Insurance Company do I choose?

Whether you're insuring your horse for the first time or simply renewing your existing policy it is always important to enquire with a few different companies asking for a detailed quote to include the type of cover they are offering. Make sure you read the small print carefully ensuring you understand the finer details that are included in it. Take the opportunity to enquire with friends which company they have their policy with as some companies take longer than others to settle a claim should you be unfortunate enough to have to make one, be sure you are happy with the policy before you commit yourself.

■ What are the Benefits of Horse Insurance?

The main benefits are being able to make decisions on the best course of treatment for your horse if sick or injured, with an element of the financial burden removed. You the owner will pay the excess, leaving the insurance company to pay the remainder of the bill, up to the policy limit.

Having alternative treatments such as remedial farriery and physiotherapy costs covered is dependant on the policy you have chosen.

■ What Types of Horse Insurance Policies are Available?

1. Veterinary Fee Cover (optional but recommended)

Many of you will understand that this part of cover is very important as we all want the best possible care and treatment money can buy, should your horse become sick or injured. If your horse should need surgery or need referring this can be quite costly and most insurance companies cover up to £5000 per condition for a maximum 12 month period from the onset date. Before making a claim you should read the small print as each policy differs depending on the company you have chosen. With all claims an excess payment is compulsory, this is the amount you pay direct to your vet, again the amount differs dependant on your policy.

2. Permanent Loss of Use (optional)

This pays up to 60% or 100% of the sum insured in the event that an injury or illness permanently prevents the insured horse participating in any one of its insured activities. Clarification of cover required is important before taking out the policy.

3. Third Party Liability (compulsory)

Horses are unpredictable animals and therefore this is recommended should your horse bolt, kick out whilst riding or simply escape from the field. It pays up to the maximum benefit towards legal costs and compensation in the event you are found legally liable for an accident, injury or death to a third party or damage to their property. The first £100 of claims for property damage is payable by you as the policyholder. The most common amount of cover is usually £1 million but options are available.

4. Death & Loss by Theft or Straying (optional)

Should you come to the difficult decision to have your horse put to sleep this cover pays up to the sum he / she is insured (or the market value if less) following loss by death or euthanasia, theft or straying, plus up to £300 towards the cost of advertising or reward for a safe return. However, to qualify for euthanasia pay outs, your horse's injury or illness has to fit a set of stringent criteria imposed by the insurance company.

5. Disposal (optional)

Pays towards the cost of disposal following death or euthanasia of the animal insured.

6. Personal Accident & Dental (optional)

Pays up to the maximum benefit following death or permanent total disability to the rider or handler of the insured horse as long as the policyholder has given their permission to ride or handle the insured horse. Dental treatment is also covered for the rider or handler, usually up to £1000.

dedicated equine healthcare

■ Tel: 0845 8330034 ■ Fax: 01477 571177 ■ Web: www.maccvets.co.uk

wright & morten • Farm & Equine Veterinary Surgeons, The Barn • Holly Tree Farm, Holmes Chapel Road,
Lower Withington, Macclesfield, Cheshire SK11 9DT