



## Insurance For Your Horse

Accidents can be expensive, as indeed are unexpected illness, lameness and disease. Insuring your horse or pony can give reassurance and peace of mind when it comes to settling the veterinary fees for unplanned treatments. The aim of insurance, for the client, is to mitigate the unpredictable costs associated with the ongoing healthcare of a horse or pony, with an affordable annual fee, usually payable monthly.

It is always important to read carefully the small print of any equine insurance policy. Noting, in particular, any exclusions. Seemingly inexpensive insurance may come with a high excess payment, a long schedule of exclusions or a relatively low financial limit on cover. It is a good idea to investigate all these aspects of a policy before buying.

Ballinger Equine is not in a position to offer advice as to which insurance product is best for you and your horse. Please take time to research the different types of cover, policies and insurance companies to find which product is most suited to you. It is important to be accurate and complete with the information you provide an insurer and to be comfortable with the policy excess and limit payable in the eventuality of a claim.

### **Mortality insurance**

Mortality insurance provides cover in the case of death, whether an animal is found dead or should euthanasia be necessary on humane grounds. This type of cover is limited and has very specific parameters for claims.

### **Veterinary fees insurance**

Insurance for veterinary fees should cover all non-routine veterinary diagnosis and treatment. Prior history of your horse will be important and may determine any exclusions. There will be an excess and an upper limit for any claim, and until the insurance company has agreed your claim, there are no guarantees that it will be settled. Do remember, the owner or keeper of a horse or pony remains solely responsible for settling the veterinary fee account. Certainly, veterinary fees insurance can prove invaluable when urgent and complex life-saving treatment is required.

### **Loss of use insurance**

Loss of use insurance provides cover for your horse should it be involved in an accident or suffer illness or injury which prevents it from carrying on the activity for which it is insured. Policies of this type may carry high premiums and settlement of any claim will require proof that the animal in question is no longer able to perform to the level attained prior to sustaining the injury or illness.

## **EQUINE VETERINARY SURGEONS**

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### **Personal accident insurance and third-party liability**

These are both important and are often overlooked when buying a horse or pony. It is sensible to consider both these types of insurance cover.

### **Which insurance company?**

Ballinger Equine cannot recommend any particular insurance company. Indeed, only an owner can know what is appropriate for their own circumstances. Different companies offer a wide range of policies to suit differing requirements of owners and their horses. It is important to take the time to research the level of cover, excesses due in the event of a claim and any small print regarding the exclusions of specific procedures (e.g. MRI scans). Some policies will not cover hospitalisation costs, and some will pay out for transport to a referral centre if needed and extra bedding for box rest, whereas others may not.

### **Support when making a claim on your insurance policy**

Should you need to make an insurance claim, Ballinger Equine's office team, and the veterinary surgeon involved, are here to help. At Ballinger Equine, we charge administration fees to complete the claim form, liaise with the insurance company on your behalf, prepare any reports and submit invoices and other necessary documentation.

As our client you have sole responsibility for paying all veterinary fees and charges, regardless of any arrangement you may have with your insurance company. You will need to settle any insurance excess under our standard 14-day terms, as well as the insurance claim administration fee and any fees for veterinary surgeon reports and supporting letters, even if the insurance company are paying us directly. We will do everything we can to assist in expediting an efficient insurance claim. Progress and swift resolution will be dependent on you completing your part of the claim form and forwarding to us in a timely manner. Please remember to give permission for the insurance company to deal with our office staff on your behalf – it certainly speeds things up!

Bear in mind not all insurance companies settle all claims and there may be any number of reasons for this. Notify your insurance company promptly of any possible claim and let us know too. The more efficiently it is processed, the quicker it is resolved. And if it looks as though you may not be covered, the sooner you know, the sooner you can budget accordingly.