



EQUINE INSURANCE FACTSHEET

If your horse has an accident or serious illness, your vet's bill may be a cost you had not foreseen and cannot afford. Owning a horse is a privilege and you must take account of the costs of seeing a vet when taking on this responsibility. Insurance can give you peace of mind that you are in a position to afford the veterinary care that your horse may need, should it have a problem.

We support the idea of insuring your horse but cannot recommend any specific company, as all policies are different and, under current financial laws, only qualified insurance advisors are allowed to give you advice on specific companies and policies. Insurance companies are becoming more flexible and there are now a wide variety of policies whatever you or your equine's requirements.

The main types of cover available include:

Third party insurance

This is essential, as personal injury claims can amount to large sums of money. If you are a member of any equestrian association, such as the British Horse Society, your membership may include public liability insurance.

All risks mortality

This covers an animal if it is found dead or has to be destroyed on humane grounds, e.g. irreparably fractured leg.

Veterinary fees

This covers the owner for non-routine treatment of their horse or pony following accident or illness. Current figures suggest that you should insure your horse or pony for up to £5,000 per incident as conditions that require regular attendance by the vet or referral to a specialist such as colic and orthopaedic surgery are inevitably expensive. Some policies will not offer this service to horses aged over 15 years of age.

Loss of use cover

This provides a level of reimbursement if your horse or pony develops a permanent disability (e.g. navicular disease, bone spavin). It is inevitably more expensive to insure for this.

For additional information on insurance please go to the web document: BEVA insurance guidelines for owners:

www.beva.org.uk/uploads/documents/1ppe-eq-faq-s-riding-sport.pdf