

Five Tips to Help Ensure a Smooth Claims Process

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Occasionally when a potential new client calls to find out about insuring their horse, they are already a bit hesitant because they've heard horror stories of claims not being covered, and they want to know, in the words of a recent potential client who was considering insuring her horse and asked me, "Is this whole horse insurance thing is just a scam."

My answer is, in a word, "No." And I say that after nearly two decades in the industry, with literally thousands of claims paid. I would not be involved in an industry that did not take care of my clients, and their horses, nor would I be in business with companies that don't keep their word as to the contracts they make with their customers.

That being said, of course not every claim is paid, or paid to the extent that the client would like. And in my experience, in these instances it is not a case of an insurance company following the philosophy of "deny, deny, deny" that I think a lot of us have experienced at some point in human health insurance. Instead, since I often get involved in these situations to see if there's anything I can do to assist my client, generally either the denial is justified due to issues of pre-existing conditions, or there have been missteps by the policy holder in not following the policy requirements when it comes to the reporting and handling of the claims process.

In saying that, I am not trying to blame the victim. Genuine mistakes can be made during the claims process, and it has also been my experience that when that happens, the insurance companies are usually reasonable in their responses. I would not expect that they would deny a Major Medical claim for frivolous reasons, but they still must ensure the policy terms are met.

So, in the interest of making the claims process as smooth as possible, here are some tips:

1) Be thorough when completing the initial insurance paperwork when you first insure your horse

When first insuring your horse, you'll be asked to complete an application. Answer the questions honestly, and completely. If your horse has suffered any illnesses, injuries, accidents, diseases, or other health issues, make sure you indicate those on the application. And no sugar coating. A bowed tendon with a core lesion is not a slight strain. Any sort of "belly ache" is actually colic. Try to avoid a semantic debate as to what constitutes "colic". Was the horse uncomfortable, not eating, in abdominal distress? It was colic, even if it resolved itself in a few hours with some handwalking and Banamine, so give that information on the application.

The more honest you are during the application process, the less problems you will encounter later. Yes, some issues will be considered pre-existing and therefore excluded, but the underwriters are reasonable when assessing the information you provide. Going back to the subject of colic, if your previously colic-free horse had a mild, isolated, medical colic 6 months ago that was treated at the barn without incident, it is very doubtful that a colic exclusion would apply to your new policy (though it is possible that the free Emergency Colic Surgery

endorsement that is typically attached to the Mortality policy would be considered void because for that free coverage to apply, for many companies, the horse must have been colic-free for at least the prior 12 months).

Back to the mild, isolated colic 6 months ago -- if you do not report that colic episode on your application, and then while your horse is insured, he colics again, you could be jeopardizing your coverage due to the non-reporting of a prior health issue.

And yes, some conditions will always be excluded, such as colic if the episode was recent, if there have been multiple episodes, or a surgery that required a resection. Also exclusions can be expected for anything degenerative, chronic, incurable, or likely to reoccur, such as (this is not an exhaustive list): arthritis, navicular, chronic respiratory conditions, heart murmurs, uveitis, or laminitis. These horses, providing they are otherwise sound and healthy, are generally insurable, but these conditions or issues relating to them, would be excluded.

2. Promptly report any non-emergency health issues

Your policy requires you to “immediately” report any non-routine veterinary care that your horse receives during the policy period. Now, that doesn’t mean the moment your horse takes a funny step or has a minor cut or bruise that you need to call the 800 number on your policy, but if your horse is being seen by the veterinarian for other than routine care (things like vaccinations, worming, routine teeth floating, sheath cleaning) you certainly want to call sooner rather than later, with the emphasis on “**sooner.**” Failure to promptly report a claim could jeopardize your coverage.

Oftentimes clients worry that the reverse is true--that reporting that something is wrong with their horse will jeopardize their coverage. This is not the case. First, reporting is required by the policy. But beyond that, by getting in touch with a claims adjuster, the adjuster can best advise you as to how your coverage works, what’s covered, what’s not, for how long, etc. This will allow you to work with your veterinarian and the adjuster as you navigate the process. And if you’re lucky enough that whatever issue you’re dealing with turns out to be minor, then the file can be closed and everybody wins. But if the situation turns serious and complicated, then you will have established a dialogue with the adjuster that should help you throughout the process.

3. Call Immediately in an Emergency Situations Such as Surgery, Euthanasia, and Death

As much as we hate to think about it, unfortunately you could find yourself in a situation with a seriously ill horse, or even worse, walk into the barn one morning to find that your horse has passed away during the night. As terrifying and heartbreaking as these situations can be, it is very important that you contact the insurance company’s emergency number immediately so that the adjuster can advise you as to what steps to follow.

If you are considering euthanasia, it is vital that you contact the insurance company before taking that step, as failure to contact the insurance company and follow the other policy requirements could jeopardize your coverage. The adjuster will need to consult with you and your veterinarian to determine if the horse meets the policy terms for humane destruction, keeping in mind that the policy does not cover putting the horse down for anything other than humane reasons that meet the policy conditions (and would still not cover if this humane destruction was due to a condition that was excluded by the policy).

This means that putting the horse down for financial or philosophical reasons is not covered. For example, if your veterinarian recommends colic surgery to save the horse’s life, and you choose not to approve surgery due to financial, philosophical, or other reasons, and the horse dies as a

result, or you put the horse down instead, then you can expect that you will have voided your Mortality (life insurance) policy. This is because the insurance Mortality policy is a contract between you and the insurance company, and each party is expected to meet certain requirements. For the policy holder (horse owner), that means following the recommendations made by the veterinarian to save the horse's life. You certainly have the right to take whatever steps you feel are best for you and your horse, but keep in mind that not following and meeting the policy requirements can nullify the insurance contract.

Also keep in mind that putting a horse down because it is no longer able to be used in your sport, or is no longer rideable (but is still able to comfortably be a horse, hanging out in a pasture or trail riding occasionally), is also not covered – as again, this would not be considered humane destruction.

If you find yourself in a worst case scenario and either you (or third parties) are with your horse when it unexpectedly dies, or you walk into the barn to find that the horse has passed away, as hard as it is to focus on something that at the time feels as inconsequential as your insurance policy, it is very important that you immediately call the insurance company. The adjuster will do their best to keep things as simple as possible, but unfortunately there are certain protocols that must be followed regarding the adjuster determining the circumstances of the horse's death, talking to your veterinarian, and likely arranging for a necropsy. For these reasons, it is vitally important that you do not dispose of the horse's body. Again, doing so will jeopardize your coverage.

4. **Be thorough when completing Renewal paperwork**

On a more positive subject, hopefully you've had a relatively drama-free year and the expiration date of your policy is coming up. Horse insurance policies are underwritten each year, so in most cases about a month before the expiration of your policy, you will receive renewal instructions and a renewal application, which is usually a very abbreviated form with just a few questions.

It is very important that you complete this renewal application just as thoroughly as you completed your initial application. This is because health issues that have occurred over the past year need to be assessed by the underwriters so they can determine whether or not an exclusion will apply on the next year's policy.

Going back to item 2 above, hopefully you will have reported any health issues to the claims office when they occurred. If you have, then make sure to still give this information on the renewal application – basics such as the approximate date of occurrence, diagnosis, treatment, and how the horse is currently doing. The underwriter should have access to this information, at least the first three items, but they will still want a summary from you, and they will also want a current status.

Now, if you have *not* reported a health issue that occurred during the policy, you definitely need to do so on the application (and should still also call the company to report the issue) and give as much specific detail as possible: Date of onset, diagnostics that were done, diagnosis given, treatment, prognosis, and the horse's current health status. When the underwriter reviews this information, they may ask for additional information from you and your vet, such as discharge papers, invoices, a statement from your vet, or an entirely new, current vet certificate – it will depend on the severity and timing of the health issue.

Again, like with the initial application, do not sugar coat (or worse, omit completely) any information. It's very important that you be honest and thorough, so that the underwriter can do their job, and so you don't run into problems in the future.

5 Take a Deep Breath

Dealing with a sick or injured horse, or worse, the loss of a horse, can be incredibly stressful and painful. Adding paperwork and phone calls with claims adjusters certainly does not improve the situation. So, take a deep breath, and allow yourself to feel the fear and the frustration, and then allow the claims adjuster to help you with the process of sorting through the details. They are all horse people who understand your situation, and they are also professionals who will do their best to make the process as smooth as possible.

Hopefully this entry will help you avoid adding more stress to that process, and fingers crossed, this is advice you will never need.

For more information on insuring your horse, check out the Broadstone [Protect Your Horse](#), and [FAQs](#) pages, and for a free, online quote, click on the [Quote](#) page.

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