

# An Unusual New Year's Resolution – Insure Your Horse in 2015!

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Let's face it, insurance falls way to the bottom of the list of topics any horse owner wants to talk about. Discussing the variety of ways our horses can be injured, or heaven forbid die, doesn't make for enjoyable barn aisle or ringside conversation.

Unfortunately, as in many areas of life, what you don't know can hurt you. So without being too morbid, but in the interest of helping you protect your investments--especially in these changing economic times--here are some reasons you might want to consider putting "Get horse insurance policy" on 2015's list of New Year's resolutions.

## Accidents Happen

It's a common misconception that horses are safest at home, and at the most risk while traveling and competing. Instead, what we found in a recent anecdotal analysis of more than 2000 horses insured over a two-year period, of those that died during that time, pasture accidents ranked as one of the top causes of death.

The types of accidents ran the gamut from kick wounds from another horse, slip and falls, puncture wounds, being impaled on pieces of fencing or other debris, and even getting loose and running into the road. And these types of accidents don't discriminate by value or type of horse, with uses ranging from Olympic contenders living in immaculate conditions to backyard pleasure horses, and values everywhere from \$5,000 to \$250,000.

## *What to do?*

First, consider insuring your horse. Rates for Full Mortality (life insurance) coverage for the typical performance horse age 2-14 generally run from 3.0% to 4.5% of the insured value, depending on the horse's use, competition level and the insurance company. So, for example, the annual Full Mortality premium for a 10-year-old dressage or pleasure horse insured at \$10,000 would run about \$300 a year. At \$15,000 it would be \$450, and so on. This life insurance policy also covers for theft, and includes at no charge up to \$5,000 (depending on the insurance company) of free Emergency Colic surgery coverage, as long as the horse does not have a colic history.

Second, take steps to limit your horse's risk while turned out. Monitor fence lines and keep all debris (and any type of equipment or vehicles) out of pastures, paddocks, and dry lots. If possible, fence off trees to limit your horse's access to them. Introduce new horses to a herd gradually, and if you see a personality conflict cropping up among the herd (or even good "friends" consistently playing too hard), take steps to separate these horses for their own good.

In addition, keep an eye on the weather and avoid putting your horses during storms, or out in slippery conditions with ice or mud. Every winter we see at least one mortality claim come through after a horse slips and falls in icy and/or muddy conditions, not to mention the many Major Medical/Surgical claims for strained ligaments and tendons, and even fractures.

## Colic

There is a reason that the word “colic” strikes fear in the hearts of horseowners around the world. As our research has shown, colic and related intestinal issues also rank at the top with pasture accidents as the most common cause of death.

And again, we see these types of claims across the board, regardless of breed, discipline, or value. Horses receiving the best feed, hay, grass, training, veterinary care, and practically 24-hour monitoring can still end up on the operating table at the local veterinary hospital.

And while the prognosis has become increasingly more positive over the years, with more and more horses not only surviving colic surgery, but also going on to have long, colic-free careers, an unfortunate number still die before, during, and after surgery, due to a variety of reasons. In some cases, the colic comes on suddenly during the night, and the horse has passed away by the time anyone arrives in the morning. In other cases, even with prompt care and attention, by the time the horse makes it to the hospital, too much damage has been done. And in others, post-operative complications develop that the horse cannot overcome.

### *What to do?*

Colic prevention is a bit of an art and science, and oftentimes seems to be a matter of luck. In a nutshell: allow your horse to live as much like a horse as possible, with as much turn-out time as you can, which provides both exercise and hopefully good pasture to munch on, as their digestive systems are designed to have an almost constant influx of roughage. Also, constant access to clean, fresh water (especially in cold weather, when buckets and troughs can freeze over) is imperative since dehydration can cause an impaction colic. For those that have little access to grass, have good quality hay available as often as possible, and feed several small meals of grain daily, versus just one or two larger meals.

Also, be aware of the possibility of gastric ulcers, which can lead to colic issues. Research over the last decade or so has shown that ulcers are much more prevalent than previously thought--among all breeds and disciplines--and even just a two-day trip away from home can be enough to set them into motion. If your horse is dropping weight for no reason, seems unusually tense or depressed, has changed his eating or drinking habits, and/or seems “off” or slightly colicky, talk to your veterinarian. The good news is that there are effective prevention and treatment options to keep ulcers at bay.

## The Rest

Neurological diseases such as EPM were slightly more prevalent than other causes when looking at horse mortality claims. And the remainder of causes we saw included eye issues, joint infections (caused both as a result of acute injuries as well as from preventative or maintenance joint injections), various cancers, conditions like founder that require the horses to be put down, as well as catastrophic injuries resulting from

trailer accidents and barn fires.

### **Other Expenses - Major Medical/Surgical**

In many cases, before these horses died or were euthanized, the owners invested significant funds toward attempts at diagnosis and treatment. This is important to mention, because the Full Mortality policy wording requires that the horse owner takes all steps necessary to save the horse's life. So, in the example of a horse that is colicking, if the horse is a candidate for surgery as recommended by the veterinarian, and the owner chooses not to follow the vet's recommendation and instead euthanizes the horse or it dies due to the colic, it is very likely that a Full Mortality claim will *not* be paid as the policy requirements were not followed. While humane destruction is covered under the Full Mortality policy, the circumstances of the euthanasia must meet the policy requirements.

Having Major Medical/Surgical coverage can take the financial factor out of making decisions regarding the horse's care. In cases of injuries, illnesses, accidents and diseases that occur during the policy period, Major Medical/Surgical coverage can help provide reimbursement for a good portion of the veterinary expenses related to those issues. This coverage is available for horses through the age of 30 days to 18-20 years, at policy limits ranging from \$5,000, \$7,500, \$10,000, \$12,500, and \$15,000 (depending on the horse's age, insured value, and the insurance company) for additional premiums starting at \$200 per year. Considering the average colic surgery, without complications, averages around \$8,000 (and can be considerably more expensive depending on the surgical facility, the type of surgery, and any resulting post-operative complications), or that even a horse with something as "simple" as a puncture wound can easily rack up more than \$5,000 in vet bills to treat the resulting infection, Major Medical/Surgical coverage can be the best investment a horseowner makes.

And of course in the much greater number of instances where injuries and illnesses thankfully do not result in the horse's death, but do rack up high dollar invoices from the veterinarian, that same Major Medical/Surgical can come in very handy.

### **Other Coverages**

**tallion Accident, Sickness and Disease** is a coverage you may want to consider if you have a proven breeding stallion, as it would help reimburse for a portion of the horse's insured value if he can permanently no longer get mares in foal.

### **More Information**

For more information on coverages, please check our prior blog entries, and also visit the Broadstone [Protect Your Horse](#) and [FAQs](#) pages. To see about a quote for coverage, go to the [Quote](#) page. And also please contact our office at 888-687-8555 with any questions.

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