



The BEVA Leisure and Sports Horse Insurance Guide for Horse Owners

Frequently Asked Questions relating to Vets Fees and Death

Vets Fees insurance is a good way of budgeting for the unexpected healthcare costs of your horse or pony. Insurance cannot cover all eventualities, but in general terms vet fee insurance allows you to transfer some of the unknown risk of your horse falling ill or being injured, possibly needing thousands of pounds of treatment, for a known premium which can be paid monthly plus a known excess. *Up to 40% of horses become ill or injured in any one year and **25% of insured horses have a claim in any one year.

*Blue Cross Survey findings 2011 **The University of Liverpool survey 2011

To make equine insurance easier for everybody, this leaflet attempts to answer some of the most frequently asked questions.

When should I insure my horse?

The best time is as soon as you buy a new horse. Try to insure your new horse before you take it home, accidents can obviously occur when transporting your new horse, and turning it out with its new mates! Do research online or in the horse press and ask your instructors, yard managers and other horse owners for their opinions and experiences with different companies. Cover will vary so shop around and ask questions. When you decide who you want to insure with, generally immediate cover will be available for accidental injuries, with illness cover being provided after a short time. Cover may also be dependent on you providing any necessary veterinary reports or other information, for example the passport or evidence of value.

Should I get my horse vetted?

It is always a good idea to get a horse vetted so that you are aware, so far as is possible, of its condition, warts and all! For example, it may be lame, have an eye or a heart condition, or a sarcoid. The vet can then advise you as to the implications of the conditions found and the suitability of the horse for you. Remember, insurance is for unexpected problems, so if your horse already has any conditions these will invariably not be covered by any insurance policy. It is important to discuss any findings with your insurer before you buy the horse. Asking a vet not to write verbally reported findings on a vetting certificate to avoid disclosing them to your insurer is an attempt to commit insurance fraud.

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What information is needed?

An insurance contract is based on the information you provide in answer to questions asked by insurers when arranging cover. Insurers will ask questions about facts they want to know, and it is important that you provide full information. Withholding information or giving incorrect information can invalidate your policy - honesty is vital.

Information may include a copy of any vetting certificate, information about the horse's veterinary history if it's not recently purchased, a copy of the passport and a receipt. Some details may only be needed in the event of a claim, so it's important that you retain good records about your horse.

What type of policy should I get?

Cover will vary, but Vets Fees cover is commonly available with a maximum claim per condition and an excess, which may be a flat amount or a percentage, and may be variable. You can normally claim for up to 12 months per condition, subject to the monetary limits not being exceeded. It is worth noting that the transport costs to and from your vet and the livery fees whilst your horse stays at the vets are not normally covered by many insurance policies. Some policies



include "emergency rescue" to aid recovery and transport from a breakdown or a road accident involving a horsebox. The emergency services do not currently charge for horse rescue, but they may do so in the near future, and this may differ from county to county.

How long am I insured for?

Just like when insuring a car, even though you may be paying by monthly direct debit, most policies are renewed annually. Conditions which arise in one period of cover will not automatically continue to be insured in the next and your documentation will show any specific changes to your cover or terms, for example if your excess alters, or specific conditions become excluded. As horses age the cover available will invariably alter - the age at which your insurer amends cover will vary, but your insurance schedule will show what cover you have, so please ensure you read this thoroughly and ask if you have any queries.

Why do insurers put exclusions on a policy?

Insurance policies can't cover all eventualities, so if a horse has had certain problems before, do not expect them to be a valid claim in the future. If your horse experiences a problem and is seen by a vet, even if you do not claim for the condition at the time, the insurer may decide that the risk is such that they are not willing to insure against it when the policy becomes due for renewal, and that problem may be excluded from the new

policy. If you are not sure what you are covered for, or if you believe that an exclusion has been incorrectly applied, discuss this with your insurance company before you buy or renew the policy.

What is “veterinary history”?

Like doctors, vets are legally obliged as medical professionals to keep detailed records whenever they see a horse. These records are usually computerised and they cannot be altered. When making a claim, your vet is commonly asked for a full veterinary history for your horse. If a vet has seen previous veterinary history at the time of purchase, i.e., from the seller’s vet, then this must be declared too. If there is a condition on the veterinary history that has not been previously declared to your insurers, it risks your whole policy, not just the claim.

When should I claim?

It is worth informing your insurers that you have had the vet out, even if it is just a “one off.” If the condition worsens or re-appears months later, it may then be too late to claim under the terms of your policy. If the condition gets better and you decide not to claim, then a declaration of this, perhaps accompanied by a vet report, may prevent an exclusion on your policy for the following year.

How do I claim?

Contact your insurers who will send you a claim form. Do not wait until treatment has finished as it may be too late to claim by then. Fill the claim form in promptly and return it. Your insurers will ask your vet to fill in a form too – some companies do this directly with the vet, others ask you to forward the form to the vet. It is important to get the form to the insurer and the vet promptly, with any accompanying paperwork such as invoices. Please fill in the whole form, including the date when the condition was first noticed to avoid the claim being delayed. If the vet continues to treat the horse after the claim was submitted, contact the insurer who will ask you for the invoices and maybe a continuation form or vet report. Remember you are the insured, not the vet, so be proactive.

Do I pay the vet?

Many vets ask for payment at the time of treatment, perhaps by credit card, and expect the owner to claim and be paid by the insurance company. If the insurance company offers to pay the vet directly it is still your responsibility to facilitate this as quickly as possible by providing the correct paperwork, including, for example, allied professionals’ invoices/receipts. You must pay the excess, usually directly to the vet.

Is complementary therapy covered?

Depending on your policy, specialist farriery and treatment by chartered and registered physiotherapists, chiropractors and osteopaths may be paid for up to a certain limit. Allied professionals can normally only be considered under an insurance claim if they have been recommended by the treating vet, who has already examined the horse and made a diagnosis. BEVA acknowledges specific allied professional groups on its website and encourages insurers only to support the use of these therapists, who have what BEVA considers to be appropriate standards and accountability. Homeopathy and acupuncture can only be carried out by veterinary surgeons and this requires a direct referral from the owner's vet.

What happens if the horse needs referral to hospital?

If your horse has an acute emergency e.g., severe colic it is likely to be referred to a hospital immediately. Insurers are used to this but like to be informed at the earliest opportunity. Referral for diagnostic tests, for example scintigraphy (bone scan), MRI or CT, may be required for other conditions, such as lameness, but these referrals are less urgent, and it is strongly advised that you inform your insurers beforehand. The total cost may also exceed your policy limit, in which case you need to be prepared for this and be able to fund the difference.

When can I make a mortality claim?

You can only claim following euthanasia if this is carried out on the recommendation of your vet in accordance with the guidelines developed by BEVA to explain, to vets, what insurance policies will cover (not necessarily what BEVA thinks the policies should cover). A horse that can be kept in a field, albeit on medication, but cannot be ridden is not a case for humane destruction, but for 'permanent loss of use'. The guidelines provide a strict list of criteria drawn up by BEVA and the equine insurers defining conditions that qualify for humane destruction under these policies. If you might want to make a mortality claim you must discuss it with your vet and your insurer before euthanasia unless there is an immediate/emergency welfare need.

To prove your claim a post-mortem examination and report may be required which would be undertaken at your expense. When complex disease is suspected a post-mortem examination has to be carried out by a pathologist at a specialist centre, which can be prohibitively costly, and can be inconclusive. Again, early communication with your insurer will establish what action is necessary.

What is “Permanent Loss of Use” insurance?

For a higher premium it is possible to insure your horse for a percentage pay out of its value if it is permanently incapable of carrying out its insured activities. For example, if your horse goes lame, recovers enough to be a hack/broodmare but not enough to return to eventing, then a negotiated settlement will pay out some of its insured value.

Why does my vet not bend the rules for me?

Vets Fees insurance allows you to plan and budget for unexpected healthcare costs for treatment your horse may need. Insurance is based on trust and relies on you and your vet to provide accurate information at the start of your policy and renewal of a policy when claiming. Your vet is required by his/her regulator, the Royal College of Veterinary Surgeons (RCVS), to be truthful and honest and an insurance claim form is a veterinary certificate. False certification can cause a vet to be removed from the RCVS register and to lose their livelihood. It is a criminal offence to falsify clinical records, and vets who do so can be prosecuted as well as being banned from practising.

