

We all hope that our horse will never suffer from an attack of colic, but sadly, some do. In many cases, the cause is something that cannot be predicted in spite of our best efforts. The uncertainty of horse health caused by a diverse environment provokes many horse owners to insure their horse against death (mortality insurance) and also to insure emergency medical/surgical expenses that might be incurred. The following are some general items related to horse insurance that may be of interest.



Q. I own a horse that is 8 years old and is used for pleasure riding and some showing. His fair market value is roughly \$5,000. If I were to insure him for “everything”, how much will it cost?

A. The cost of coverage varies from insurer to insurer but you should expect to pay approximately \$400.00 per year to insure the life of the horse for death arising from any accident or sickness (including colic) and \$5,000 medical/surgical expense reimbursement.

Q. Can a horse insurance policy that provides a medical extension cover both non-surgical and surgical colic treatments and procedures?

A. Many colic episodes are treated successfully at the farm by an attending veterinarian through non-surgical methods. Sometimes, further treatments and surgery are necessarily undertaken at a clinic or vet hospital. Either way, insurers recognize that these unexpected expenses can add up quickly so the answer is “yes” – non surgical and surgical treatments can be covered.

Q. My horse has suffered an episode of colic and is insured. At what point should I let my insurer know?

A. As soon as possible so that you can be made aware of any conditions of the policy that will affect coverage. Getting the insurer involved without delay will help the claims process go much smoother.

Q. If I do not tell my insurer that my horse has become ill and decide to have the horse euthanized or it dies on its own because of a condition, including colic, can I still make a claim - after the fact?

A. If you decide to put the horse down and the insurer was not notified in advance, they may decline coverage. (Most insurers have a 24 hours claims service – check your policy or with your broker to find out) If it is simply not possible to notify the insurer / broker in advance – or the horse dies without human intervention, make sure a veterinarian conducts a post mortem examination so that you can later “medically prove” the cause of death. (A post mortem examination is a requirement in almost every death claim) No matter what you do, do NOT remove or bury the carcass before the insurer has been notified if you intend to make a claim.

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