

By Fitton Insurance Brokers Pty Ltd  
[www.horseinsure.com.au](http://www.horseinsure.com.au)

**A**rranging insurance can be overwhelming for horse owners. Do I need loss of use? Can I cover my breeding stock? How do I know if my horse is fully protected? Horses and People speak with the experts at Fitton Insurance Brokers to help you decode the insurance conundrums and find out more about how you can get peace of mind...

### What is the most basic policy and what does it cover?

The basic insurance cover for your horse is an All Risk Mortality (ARM) policy. This type of policy will cover your horse for death or humane destruction, which occurs as a result of an accident, injury, illness or disease during the period of cover (usually 12 months). This policy will also cover your horse for theft and death or humane destruction, which results from the theft of your horse.

### What are the differences between policies?

For those who would like a more comprehensive cover for their horse, there are extensions available which mean that your horse is covered for ARM plus any extensions that you choose.

### Vet fees

A Vet Fee extension will cover you, up to a specified amount, for veterinary and alternative treatment. Both you and our veterinarian must agree that veterinary/alternative treatment has occurred as a direct result of an accident, illness or disease, which first occurs within the period of insurance.

### Life saving surgical fees

This extension will cover you, up to a specified amount, for surgical procedures undertaken to save the life of the horse and after care while the horse is kept on

the premises where the life saving surgery is performed, usually for 15-30 days.

### Permanent loss of use fees

A Permanent Loss of Use extension will cover up to 75% of the sum insured if, in the opinion of both your and our veterinarian, your horse is rendered permanently incapable of fulfilling the specified use for which it is kept or employed as a result of an accident, injury, illness or disease during the period of cover.

### Saddlery and tack fees

An extension for Saddlery and Tack can be taken to cover you for physical loss of or damage to your saddlery and tack. Valuable items (worth more than \$1,000) and their value must be specified to ensure you are fully covered.

### Personal liability fees

Personal Liability will cover you for accidental bodily injury and/or accidental loss of or damage to property for which you become legally liable to pay to third parties, arising out of the use and ownership of your horse.

### What are the steps in insuring my horse?

1. The first step is to talk to your broker to discuss your various options.
2. A quote will then be emailed or posted to you outlining your annual or monthly base premium and premiums of any extensions you might be interested in.
3. Once you have decided to go ahead with the policy, a Declaration of Health (DOH) or Vet Certificate (for horses worth more than \$15,000 and foals under 30 days) and x-rays (for horses to be covered for loss of use) will need to be completed and returned to your broker.
4. You may also be asked to provide justification of your horse's sum insured. This can be in the form of purchase

documentation, a statement from your trainer or coach, competition results, their bloodlines or progeny.

5. If your horse's health documentation are acceptable, you will be sent an invoice.

6. If your horse's health documentation show a pre-existing condition that is unacceptable to your insurer, there will probably be an exclusion added to your policy that says your horse will not be covered for that condition.

7. After you have returned your requirements to your broker and your policy has been tailored to your horse, you will be issued a Certificate of Insurance.

8. You can make changes throughout your insurance period.

### Can I insure an embryo or a foal?

Yes, you can insure an embryo from 45 days to 30 days after foaling. If you decide to insure after the birth of your foal, your foal can be insured from 24 hours of age.

### Can I insure stallions for breeding purposes?

Yes, you can insure stallions for breeding purposes under the extension of 'Stallion Permanent Total Infertility'.

### How can I make sure I get the most out of my insurance?

Be honest with your broker when filling out health documentation and justifying the value of your horse. Let your broker know as soon as possible when you need to make changes to the policy. Let your broker know within 24 hours if your horse has had to be treated by a veterinarian for injury, illness or disease.

Read and understand the policy wording before agreeing to go ahead with any policy. You need to know exactly what you are and are not covered for.

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*'protecting what matters to you most'*

COMPREHENSIVE PLEASURE & PERFORMANCE HORSE INSURANCE POLICIES WHICH COVER:

- ✓ All Risk Mortality, death, theft & stray
- ✓ Vet Fees
- ✓ Life Saving Surgical Fees
- ✓ Loss of Use
- ✓ Saddlery & Tack
- ✓ Public Liability

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