

horses *and* people



The best for your horse

August 2015

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WESTERN SADDLE

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Equine Health Insurance

By Fitton HorseInsure

www.horseinsure.com.au

Vet expenses are one of the realities of having a horse that every owner dreads. Let's face it, receiving an invoice for an \$8,000 trip to the vets is downright scary and most owners would struggle to afford the full cost upfront. The thought of being in a position where you are not able to save your horse because you cannot afford the treatment is even scarier. Whether you own a horse for pleasure, are a serious competitor, breeder or enjoy pony club, there are different options available that can suit your needs and budget.

The basics

Generally, Insurers will require you to purchase a Mortality policy before being able to add optional Vet Fee cover.

A Vet Fee extension will cover you, up to a specified amount, for veterinary and alternative (such as chiropractic, acupuncture and remedial/corrective shoeing) treatment. Both your and the insurer's vet must agree the veterinary/alternative treatment has occurred as a direct result of an accident, illness or disease, which first occurs within the period of insurance. For example, if your horse injures itself in the paddock resulting in damage to a tendon within your period of insurance and he requires treatment, you will be covered for the vet treatment costs. If, however, your horse had suffered a tendon injury before you decide to purchase vet fee insurance and he requires any treatment within your period of insurance for this specific injury, this will not be covered.

A Life Saving Surgical Fee extension will cover you, up to a specified amount, for surgery 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 and for up to 50% of the cost of the surgery. This Option is a much lower cost than Vet Fee cover as it is a limited cover.

How much can you insure for?

Typically, Insurers can offer cover up to a specified amount or up to the sum insured of the horse, whichever is the lesser. For instance, if the sum insured on your horse is \$8,000 and you would like to take vet fee cover where the specified amount is up to \$10,000, your insurer will limit your vet fee cover to \$8,000. The premium you pay will reflect this.

Vet requirements

This varies between Insurers, but a completed proposal form or declaration of health is usually required. In addition to this, for horses insured for more than a certain amount, most Insurers will require a Veterinary Certificate for Mortality Insurance Purposes before being able to place cover. A treatment history from the attending vet may also be required.

Tips to get the most out of your vet fee cover

- Be honest with your Insurer when completing Proposal forms and declare any pre-existing conditions.
- Let your insurer know within 24 hours if your horse has received veterinary treatment.
- Requesting a higher excess could bring down your premium.
- Ask your broker or agent about monthly payments.



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