



Equine Insurance

Frequently Asked Questions

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Understanding your own insurance policy is confusing much less trying to comprehend your horses'. Here is a brief overview of common coverages available for your horse and pertinent information concerning equine health insurance.

Mortality and Theft insures the value of your horse for theft and death from accidents, illness, or disease. Pre-existing conditions are excluded from coverage. If your horse's value exceeds a limit (ex. 30k) a veterinary examination is required. This is a base coverage, which is typically required before additional coverages (extensions) can be added your policy.

Major Medical/Surgical insures emergency coverage and pays veterinarian fees from accidents, injuries, illness, disease, and emergency surgery. Extreme variations exist between insurance carriers and policies.

Surgical coverage is a lesser coverage than Major Medical, this coverage pays for surgical procedures only.

Liability coverage can protect you against legal claims that your horse caused bodily injury or property damage to someone on or off your premises. There are multiple forms of liability such as private horse owner, commercial, show animal, and horse club liability coverages.

Short Term Coverage provides coverage for a limited period, i.e. while traveling or on trial.

Loss of Use endorsement is a special extension to the Mortality policy that relates to insuring against the development of a physical condition which renders the insured animal permanently incapable of performing the intended use but does not warrant euthanasia. Typically requires extensive veterinary evaluation and can be difficult to process claims.

Reproductive coverage is a special extension to the Mortality policy that relates to stallions and broodmares. These coverages are highly specialized and differ between insurance companies.

Expected Foal Insurance insures a mare's pregnancy and foaling, incepting at 6 weeks after mare's last cover date.

Guaranteed Live Foal insures a mare's conception, pregnancy, and foaling, incepting at time of mare's first cover.

Specified Perils provides limited coverage against specific perils that result in death or necessitate euthanasia of the animal. Perils covered vary, typically collisions, fires, and/or natural disasters are included.



For Your Information

- Reporting lamenesses, illnesses, or accidents to the insurance agency is the responsibility of the insured (owner).
- Regarding elective surgery, the insured (owner) should obtain permission from the insurance company prior to the procedure. The insured may incur additional charges.
- The owner, at the time of examination, must inform the veterinarian of any health problems, indicate to the attending veterinarian whether the animal is insured, and finally, assume financial responsibility for the cost of the examination.
- Certain breeds and/or disciplines may render horses ineligible for specific policies.
- Estimates vary by the individual and agency.
- Coverage is typically limited to certain ages (90 days-18 years).
- Minimum annual premiums are non-refundable and non-transferable.
- Some insurance companies require certain association (ex. USEF) membership to provide coverage.

There are numerous insurance agencies available, so find the policy that is best for you and your horse. Contact the agency directly to get specific details about their policies.

Annual Premium Estimate Examples

Mortality/Theft Annual Base Premium

\$340 for 10K
\$240 for 7K
\$170 for 3K
\$170 for 2.5K

Major Medical Annual Premium

\$450 w/ a deductible of 15% or \$250 for 15K
\$250 w/ a deductible of \$250 for 7.5K

Emergency Surgical Annual Premium

\$125 for 5K
\$205 for 15K

*Rates vary according to history, use, breed, and age so please contact individual agencies for specific estimates.

Commonly Used Equine Insurance Agencies

**Great American Insurance, Co.
Equine Mortality Division**

3200 SW 27th Avenue
P. O. Box 930
Ocala, FL 34474

www.greatamericaninsurance.com

(352) 351-4799

Fax: (352) 351-2836

Taylor Harris Insurance Services

P.O. Box 449
Middleburg, VA 20118

www.taylorharris.com

(800) 291-4774

(540) 253-7779

Fax: (540) 253-7780

**Justin Insurance
Equine & Ranch Specialists**

www.justininsurance.com

(800) 972-0272

Fax: (940) 648-3738

Markel Insurance Company

4600 Cox Road
Glen Allen, Virginia 23060

www.horseinsurance.com

horseinsurance@markelcorp.com

(800) 842-5017 (8:30AM - 5PM EST)

Fax: (804) 527-7999