

## February 2022 Newsletter

### It is commonly asked why we don't have an NHS for animals!?

Unfortunately, this is never likely to occur. But, one option out there is to get insurance for your horse. However, it is important to recognise that insurance does come with its own caveats.



All horses should have some form of third-party liability insurance (often provided by the different equine competition or pleasure memberships). However, this insurance doesn't cover veterinary bills.

Insurance that covers veterinary bills is usually paid monthly.

Commonly, there is a maximum limit the insurance will pay out for each condition, such as £5000, but it is worth checking when you take out your policy, how much this limit is. Unfortunately, vet bills can quickly add up for multilimbed lameness, colic surgeries, or major field injuries. It is not uncommon for horses that require extensive hospital stays, or multiple surgeries, to cost more than the insurance stated limit, so it is important to have a plan in place in case this happens.

Most insurance companies also have a time threshold on conditions. This is typically for a year, so if a horse is on rest during this time with an ongoing condition, it is important to bring any concerns to the attention of your vet, rather than waiting.



It is also important to check the small print of your insurance policy, as not all insurance companies will cover any advanced dental treatment, none-cover preventative health care such as routine dental care.

Some insurance companies require your horse to have a vetting prior to cover being provided, depending on the value of the horse. Findings from the vetting can impact what is covered by the insurance providers, so it is important to discuss this prior to purchasing a horse with any comments on a vetting.

Different insurance policies exclude different activities such as polo or breeding, so it is important to check your insurance policy covers what it is you do with your horse.

And as your horse gets older, your policy may also change to injury cover only, so again, it important to check this.

Insurance companies will consider past medical history of your horse and potentially exclude any pre-existing conditions, it is important to declare these otherwise you are committing insurance fraud. Vets as professionals must record conversations regarding the horse, clinical examinations, and treatments, we cannot omit details.

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# CHANGE

Summerleaze has embraced a change at the start of 2022 and is now an equine only practice, which, you may have already noticed if you've given us a call. However, what remains **familiar** and the **same**, is our **equine vets, nurses** and **administrative staff** who will continue to strive forward providing and improving the care and services we offer.

What will be changing, is the voice on the end of the out-of-hours emergency call service. And that's all! We are moving to a specialised telephone answering service called Kernow, but rest assured, our team will still be there to cover your equine needs 24/7.

As from **February**, reception will also be **closed** on **Saturday mornings**. We are able to post routine medicines when ordered within our normal opening hours, Monday-Friday 8AM-5PM.



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