

## INSURE YOUR HORSE FOR A HUMANE END



"I know my horse is sick and hurting. I just wanted to find a way to get her put down. I was going to have the vet do it. I've got the money for that. But what were we going to do with her body? Nobody seemed to know and my husband said this would be easier for everybody."

*Horse Owner after her selling her 6 yo Thoroughbred to a Kill Buyer at Sugar Creek Auction, Ohio*

Life comes to an end for us all. Life will one day come to an end for your horse.

This may be difficult to imagine or think about while your horse is healthy and happy. However, think about this you must, and plan for it you should, if you have a horse in your care.

When you are faced with making an end of life decision for your horse, euthanasia conducted by a licensed veterinarian is the safest and kindest option.

1. Who are you going to call on when the moment arrives for your horse?
2. What will it cost and how will you pay for it?

There are two more questions you must ask yourself now no matter how life ends for your horse.

1. How are you going to dispose of your horse's remains? This will require research and planning, not only how but also where; and
2. What will it cost and how will you pay for it?

Here are good, workable solutions for you to think about.

### PROFESSIONAL HORSE MORTALITY INSURANCE

#### **Take Out a Professional Insurance Policy**

AgriRisk Services, Inc. describes their horse mortality insurance policy as:

"The foundation of a complete coverage package. Insures the animal against death due to accident, injury, illness, or disease. This includes humane destruction to relieve incurable and excessive suffering if caused by covered peril. Theft coverage is included."

If your horse is professionally insured, you will most likely need to have a complete necropsy (an animal autopsy) performed in order to place your claim. Even when a horse is not insured, many owners request a necropsy to understand more about why their horse died.

While the fees for necropsy vary depending on what tests are needed, a complete workup generally costs at least \$300. After the necropsy is completed, most facilities dispose of the body by rendering or by incineration. Some are willing to arrange a private cremation.

Policies require you to pay a monthly premium and costs vary widely according to the type of coverage you choose.

## INSURE YOUR HORSE FOR A HUMANE END



### PRIVATE HORSE MORTALITY INSURANCE

#### **Set Up Your Own Insurance Plan**

Research the costs and set up a savings account specifically for this purpose, either with a lump sum amount or monthly deposit until you reach the required amount.

Having a plan with the right funds in place will give you peace of mind at a highly emotionally time.

**Euthanasia.** Talk to your veterinarian and get an estimate for administering euthanasia. Mention the reason for requesting the estimate and ask your veterinarian to include the usual costs.

**Disposal.** Your horse may die without the need for euthanasia. You should still plan and insure yourself against the expense of disposal.

When choosing a way to dispose of your horse's remains, make sure that in addition to considering the financial requirements, you carefully research your local regulatory requirements.

By weighing all aspects of the available options in advance, you will be able to reach a decision that is both responsible and reflective of your personal ethics and beliefs at a time you are not the middle of an emotionally challenging time.

**Add It Up.** Add up the cost of euthanasia and disposal then add 10% to the total costs to factor in potential price increases and unforeseen expenses.

**Open a Special Account.** Set up a savings account and name it Horse Mortality Account and keep details of it among your important papers.

**Put It in Your Will.** Add these costs to funds you have already set aside in your Will for the care of your horse should you predecease your horse.

Preparing ahead for euthanasia and remains disposal is a very important and often overlooked part of horse care.

Insure for the humane end of your horse's life now. It will give you peace of mind, and be a last, loving gift to your horse.

By Vivian Grant Farrell  
Founding President

*Last Revised 02/12/14*