

Strangles – are you covered?

Things to think about when arranging your horse and yard insurance



Call 0345 450 0641    

www.seib.co.uk   

www.redwings.org.uk/strangles

SEIB
INSURANCE BROKERS.

Over 50 years of excellent service



Protecting your horse

- ◆ Speak with your broker to confirm that your policy includes vets' fees
- ◆ Check your documents to ensure there is no exclusion preventing strangles claims
- ◆ Familiarise yourself with your policy limitations regarding time and costs as it's common for the time limit to claim for ongoing treatment to be capped at 12 months, and for there to be a cooling off period of 14 days from the start of cover or when adding a new horse
- ◆ You may only be able to claim on your insurance if your strangles tests are positive, if they are negative no claim can be made to cover the costs of the tests
- ◆ If your horse is a carrier this should not be classed as a pre-existing condition, so always check with your provider to see if you're eligible to claim
- ◆ Check with your provider that horses who test negative as a carrier after strangles do not have an exclusion relating to strangles in future insurance policies



Protecting your yard

- ◆ Consider including business interruption as part of your SEIB policy as this will ensure your cover protects against loss of income from infectious diseases
- ◆ As it's a **condition** that new horses have been tested and are free from disease before being allowed with others on the yard, make sure you take this preventative step
- ◆ How the disease arrived onto your yard would not make a difference to a business interruption claim, as long as you have a testing policy in place for all new horses as mentioned above

At SEIB, we own and ride horses ourselves, so you can rest assured that you'll be talking to someone that really does understand the trials and tribulations of horse ownership.

Did you know?

- ◆ In 2018, strangles claims that came into SEIB cost on average £1,200 per incident. Could you cover the cost of treatment without insurance?
- ◆ SEIB are Insurance Brokers to Redwings Horse Sanctuary and specialists in equine insurance

SEIB Horse Insurance

With technological advances in the diagnosis, surgery, treatment and medication of equine conditions, veterinary bills are ever increasing. Our cover options are varied, but policies can include:

- ◆ Veterinary fees up to £5,000 per incident
- ◆ Up to £7,500 colic surgery cover available
- ◆ Cover for death, theft and straying included in every policy
- ◆ Public liability cover
- ◆ Loss of use from 60% to 75%

SEIB Livery Yard Insurance

Our livery yard insurance is designed to cover the various different types of services you offer, ranging from DIY to grass livery. The policies we provide reflect how you operate and can include:

- ◆ Public liability up to £10million
- ◆ Employers' liability protecting you and your employees
- ◆ Care custody and control with indemnity limits of £10,000, £25,000 or £50,000 per horse
- ◆ Property owners' insurance for both commercial and domestic, covering buildings, contents and business interruption
- ◆ Discounts available for BHS, ABRS, WRTA and TRSS approved establishments



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SEIB Insurance Brokers, South Essex House, North Road, South Ockendon Essex RM15 5BE.
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