

Tips & Tools

- Annually review all policies to ensure your coverage is adequate for your needs.
- Do not rely on state laws alone to protect you. Laws change, and they may not protect you in every case.
- Read your policy completely and ask your agent if you have questions. Sometimes you are required to take certain actions in order for coverage to be in effect.
- Never make assumptions that your policy will cover something. Read your policy and know what coverage you have.
- Do not rely solely on insurance to protect you. You still have a duty to act in a safe manner.
- Take photos of animals and property, and record serial numbers, brands, and registration numbers. This will make it easier to file a claim after a loss.
- Consider micro-chipping animals & etching or marking property.
- Use releases and waivers drafted by qualified attorneys. Always use contracts when entering into a business agreement of any sort.
- Obtain multiple quotes from different agencies in order to compare prices and available coverage.
- If you have independent trainers/instructors who work on your property, consider having them carry their own liability insurance as well.

Additional Resources

***Note: This brochure is meant as a guideline only, and should not be construed as legal advice. If you have further questions, please consult with an attorney or licensed insurance agent.**

Connecticut Department of Insurance
(800) 203-3447 www.ct.gov/cid

A.M. Best Company (provides ratings of insurance companies). www.ambest.com
(908) 439-2200

National Association of Insurance Commissioners (NAIC) www.naic.org
(816) 842-3600

If you need coverage for one specific event, you might be able to purchase insurance through CHC if you are a member. If you require information on individual insurance policies, we can assist with locating an agent that can help you.

***Membership dues made this brochure possible. Please consider joining CHC so that we may continue to serve the industry.*

The Connecticut Horse Council, Inc.
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Insurance & Horses

THE CONNECTICUT HORSE COUNCIL, INC.



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The Connecticut Horse Council, Inc.
P.O. Box 57, Durham CT 06422
www.cthorsecouncil.org
860-482-9500

There are many different types of insurance available to horse owners in the state of Connecticut. Horse owners should be aware that even though there are a few state laws that will offer protection from liability in certain instances, they will not protect you in every situation. Additionally, laws can be updated, changed or eliminated altogether, so you should consider purchasing insurance in order to protect yourself. Furthermore, you should never assume that your homeowners policy provides coverage for equine related liability. Often, homeowners policies will not cover horses.

Types of Insurance

Most people know that there are basic types of insurance such as homeowners, automobile, and commercial policies. In the world of Agricultural insurance, there are also policies that cover equine medical and mortality, as well as general & excess liability.

Equine mortality insurance pays for the insured value of the horse if it should die or needs to be humanely destroyed. Occasionally, owners of a leased horse will require the lessee to take out a mortality policy on the horse which is payable to the owner, should the horse die during the lease period. Often, these policies can include a “loss of use” provision which provides coverage in case the horse is injured to the point where it can no longer perform its intended job. For example a race horse that shatters a leg, but lives, might not be able to race again. Mortality policies typically do not have deductibles.

A medical policy will cover veterinary bills incurred if a horse becomes ill or injured. Generally, medical policies will have a deductible, and general exclusions, much like human medical policies do.

General liability policies are useful for barn and horse owners, trainers, and persons

leasing a horse. They are designed to provide protection in the event a horse does damage or injures someone, and you are sued. In Connecticut, you can be held liable for the actions of your horse. Just because Connecticut has an equine liability law does not mean you can not be sued. Without liability coverage, you will have to pay damages and legal defense costs yourself.

Excess liability coverage assists in protection against “catastrophic” losses. This coverage continues to pay for damages you are legally required to pay above the insured underlying coverage, up to the limits of the policy purchased. Be aware that excess liability does not replace other types of coverage, but instead supplements it.

If you operate an equine business and have employees, you should also carry workman’s compensation insurance, because employees might not be covered under your general liability policy.

Choosing a Policy

Not all policies cover the same things, so make sure you investigate different companies before you make a purchase.

Often, coverage will depend on a number of things including; the environment you keep your horse in (boarded or at home), what your horse is being used for, and the age and health of your horses.

The amount you pay for insurance-called a “premium”, will vary not only based on the above information, but also by your location, deductible amounts, and the coverage amounts you choose.

You should carefully consider what the intent of the insurance is: for example, to cover the replacement value of your horse, to cover your expenses in case of a lawsuit, or to reimburse an owner of a leased horse for its value should it be injured or die.

Many policies require that when you make a claim, you must first pay a “deductible”. A deductible is the amount you will pay out of pocket before the insurance policy provides coverage. Consider what amount you can afford to pay. Sometimes, if you choose a higher deductible amount, it will lower the amount you pay for insurance premiums.

Many insurance companies will offer a discount if you have more than one policy with them. When shopping for insurance, you should ask for different quotes using different deductibles, different coverage amounts, and inquire about multi-policy discounts.

There are more types of policies and coverages available than those listed here, so you should work with a licensed insurance agent to identify your needs, and what policies work for your situation. *You must read and understand the policy before purchasing.*

Other Considerations

Regardless of the insurance coverage you may have, you should still take safety seriously. An insurance policy will not cover you for willful illegal acts, or acts which can be considered as causing intentional harm.

Certain policies also require that you take certain actions if an event happens, or they require that you take precautions prior to an event.

You should also make safety a priority in your barn-have students wear appropriate shoes and helmets, used signed releases for all activities, and make sure any business agreement is formally written in a contract.

Documenting what you have insured and keeping copies in a safe location away from potential fire or water damage is also important. Take photos of horses, and make copies of registration papers. Your preparations can help prevent stress and additional losses.