

Q&A

Advice to help you feed, manage and care for your horse
Including rashes, feeding a veteran, bonding, shoeing problems and more

LEGAL WHAT INSURANCE DO I NEED?

Q *I've just bought my first horse and mainly hack out and do occasional Riding Club events. I appreciate insurance offers some peace of mind but he wasn't very expensive and I need to keep the bills down as much as possible. I've also heard several hard luck tales from friends who feel they have been unfairly treated by insurance companies when a crisis occurred. How do I find the best policy for me at minimum cost and is it even worth it?*



Hanna Campbell says

I would strongly advise that public liability insurance is taken out to protect you from the risk of becoming personally liable should your horse injure someone.

I note that you 'need to keep the bills down as much as possible' but horse insurance is not a corner that should be cut under any circumstances.

Taking on a horse is a big responsibility and if finances are tight this is all the more reason to ensure that you have adequate insurance

in place. If your horse falls ill, the cheapest policy is unlikely to be the best option in terms of ensuring he's protected. When comparing policies be sure to check the amount of cover (and excess) that is in place for vets bills, public liability etc.

I note you wish to take part in occasional Riding Club events - some clubs and parks will insist on you being covered for up to £2m public liability.

In terms of insurance companies treating people unfairly, if you were unfortunate enough to find yourself in this position you could write to the

head of the legal department at the relevant insurance company, and threaten legal action if they refuse to compensate you as per the contract. You could also seek legal advice on the matter should this become necessary.

While insurance companies may look for a way of avoiding payment, providing you haven't misrepresented anything to them and you have a valid claim under the terms of the contract, there are ways of enforcing compensation for breach of contract. A few horror stories should not deter you from taking out protection.

TOP TIP

Gold membership of the British Horse Society comes with personal liability insurance up to £10m. It does not cover vet bills, however



Getting proper insurance cover is all part of responsible horse ownership