



Equine Insurance 411

USE and Breeding

As we head into Breeding season there's a lot going on. Let's say for example that last year your insured horse showed in Ranch Versatility, and this year you have decided to breed her. That's called a change in USE. You would not think that's a big deal, but it is- it changes the "risk" (it's now higher) and so it changes the rate at which the insurance company calculates your Premium (it too is now higher). So, you're not really motivated to contact your Agent and tell them your horse is going to be bred, or in foal, because it will cost you more money.

But what happens if something goes wrong during pregnancy, or during the foaling process, and your mare dies?

Did you know that there is a good possibility that your horse is NOT covered because you did not inform your insurance company that there was a change in USE?

If you want to continue to show your horse that's fine, we will list more than one USE for your horse, but our file must show BREEDING as one of them.

As the "Insured" you are responsible for informing the insurance company of changes that can impact the terms of the policy.

Have questions? Call me- I can help. 817-629-2719

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