

Insuring Your Horse for a Humane Death

September 2008

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

It may be difficult to imagine or think about while your horse is healthy and happy. However, think about it you must, and plan for it you should, to be a caring and responsible horse owner.

Those who work for the death of your horse by slaughter promote it as a humane end. Don't be fooled. Slaughter by definition is a violent end to a horse's life. From beginning to end, once your horse enters the slaughter pipeline, there is absolutely nothing humane about it.

"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, Sugarcreek Auction, Ohio USA

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

There is a decision you must make now matter how your horse dies. How are you going to dispose of your horse's remains? This will require research and planning, not only how but also where, what it is going to cost and how you are going to pay for it.

Here are two solutions for you to consider.

Professional Horse Mortality Insurance

For those of you with the capital, take out insurance with a professional in the event of your horse's death.

[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 horses 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.

Private Horse Mortality Insurance

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For those of you who do not have a large amount of capital, set up your own insurance plan for the euthanasia and disposal of your horse. Research the costs and set up a savings account specifically for this purpose, either with a lump sum amount or monthly transfer until you reach the required amount.

1. *Euthanasia.* Talk to your veterinarian and get an estimate for administering euthanasia to your horse. Mention the reason for requesting the estimate and ask your veterinarian to include all eventualities.

2. *Disposal.* Of course, your horse may die without the necessity of euthanasia. You should still plan and insure yourself against the expense of disposal.

When choosing a way to dispose of your horse after he dies, make sure that in addition to considering your emotional needs and financial requirements, you carefully research your local legal regulations.

By weighing all aspects of the various 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 before you are involved in an emotional situation.

3. *Add It Up.* Add the cost of euthanasia and disposal together, and add 10% to this sum to factor in potential price increases and unforeseen expenses.

4. *Set It Up.* Set up a savings account and name it Horse Mortality Account for recordkeeping purposes.

Take responsibility now to prepare for and insure a humane end to your horse's life. It will give you peace of mind, and a last, loving gift to your horse.

End.