



WINTER 2013 NEWSLETTER

www.bellequine.co.uk

Tel: 01622 813700



BELL 
EQUINE
VETERINARY CLINIC

BELL UPDATE

As well as playing an exciting and enjoyable part in the London Olympics, the big 2012 news for **BELL** was that the business became incorporated into a new company **BELL EQUINE VETERINARY CLINIC Limited**. The new company remains under exactly the same ownership as the previous partnership with the same management and there are no staff changes as a result of our incorporation. The only difference clients may notice is the fact that we have changed our bank account details. If you pay by standing order or other on-line payment system, please can you ensure you use our new account details, which are on all our statements. Do call our accounts office on **01622 816033**, if you have questions.



FREE VACCINE!

Have you missed your horse's flu vaccination? To get you 'Back on Track®' with flu jabs we are pleased to offer you a flu vaccine amnesty kindly sponsored by Merial Animal Health. If you are starting a new vaccination course in FEBRUARY 2013, **BELL** will give the second vaccination of the primary course for **FREE***, although you will still have to pay visit charges unless you bring your horse, pony or donkey in to us.

Equine Influenza is a threat to horse



populations all over the world, and like human flu, the virus can change and spread rapidly. Worryingly, the overall equine flu vaccination status of the UK has decreased, meaning our horses are more at risk. The Animal Health Trust (AHT) reported ten UK outbreaks in 2010, eleven outbreaks in 2011 and nine outbreaks in 2012 and that is only the few that are confirmed.

Any horse, regardless of breed or whether or not it travels is at risk of the disease, if it is not protected by vaccination. If the vaccination lapses, protection is lost. The disease signs are very similar to those suffered by humans with flu, including a high temperature, harsh dry cough, lethargy and loss of appetite. It can develop into serious life-threatening infections in unvaccinated horses, which compromise immunity, leading to secondary bacterial infections and fatigue that can last for up to six months.

Vaccination is recommended by bodies such as the British Horse Society and is required by the British Horseracing Authority and other organisers of competitive activities like British Eventing. The International Equestrian Federation (FEI) currently requires that horses competing in its

international events are vaccinated against flu every six months or at least within the six months preceding the event. This is because of concerns that stress from travelling and competing can reduce immunity to equine influenza.

Horses should be vaccinated from 5 months of age. An initial course of 2 injections should be given, typically 4-6 weeks apart, followed by a first booster 5-7 months later. Vaccination is then done annually in order to provide protection from the disease. It is now recommended to consider continuing vaccinating older animals as they, along with those that are injured or suffering from conditions such as Cushing's, can have lower immunity. If you are unsure, please call **BELL** to discuss this.

Any horse that is older than 12 months of age that has not been vaccinated against flu or that needs to re-start the vaccination course can now have the second vaccine of the primary course **FOR FREE**, providing the 1st vaccination is carried out by us during the month of February 2013.

**See website for full details*

WE WISH EVERYONE A HAPPY, HEALTHY AND SUCCESSFUL 2013 FROM ALL AT BELL EQUINE !



KEY THINGS YOU NEED TO KNOW ABOUT EQUINE INSURANCE

At **BELL EQUINE** we strongly recommend some form of insurance for your horse, such as by taking out an equine insurance policy to protect you against unforeseen vets fees. A 2011 Blue Cross Survey showed that up to 40% of horses become ill or insured in any one year and 25% of insured horses have a claim in any one year, so insurance is a good idea, unless you have a stash of cash tucked away for such eventualities. There is a detailed insurance guide on our website www.bellequine.com, which we recommend you read. We receive so many questions on this important subject that we have tried to have answer the key questions below:

What Types of Insurance Cover are there?

- **VET FEES** - this covers you for non-routine treatment of your horse or pony following accident or illness. Many problems, such as colic surgery, can become expensive, as they often require intensive care and medications post operatively, in addition to the surgery and initial emergency consultation. It is advisable to have at least £5,000 cover per incident, but check your policy as some people are caught out with lower vet fee cover or higher excesses. There are policies that will offer greater cover for a higher premium.
- **DEATH COVER** - this is more limited cover than many people realize. It will only pay out, if your horse requires euthanasia on humane grounds, for example, after sustaining an irreparably fractured leg. There are very precise guidelines for this, which may involve further diagnostics or a second opinion, prior to fulfilling the requirements. It will not cover conditions like a tendon injury or chronic arthritis, where a horse cannot be ridden, but could potter around a paddock. To prove such claims a *post mortem* examination and report are usually required, which would be at the owner's expense.
- **LOSS OF USE COVER** - this provides a level of reimbursement if your horse or pony is **permanently** incapable of carrying out its insured activities. For example, if your horse goes lame, recovers enough to be a broodmare or hack, but not enough to return to eventing, then a negotiated settlement will pay out some of its insured value.
- **THIRD PARTY COVER** - this is an important aspect of insurance, which protects you from large personal injury claims, if your horse causes an accident or injury.

Will my insurance company cover my horse for any illness?

Not necessarily. Insurance policies are unlikely to cover all eventualities, so if a horse has had certain problems before, do not expect them to be allowed as a valid claim in the future. Even if you do not claim for a condition, it doesn't mean it will be covered, if it recurs some time later. Exclusions are risks that are not covered by the insurance. Companies will vary widely with exclusions and ensure you fully understand them prior to agreeing to the terms. In addition, it is advisable that you arrange insurance prior to buying a horse, as even if they 'pass' a vetting, exclusions may be placed depending on the certificate findings.

Are all my veterinary fees automatically covered?

No. For this reason **BELL** will ask for a deposit (usually £500) on admission to hospital. Although life-saving veterinary treatment carried out in an emergency should be covered, some cases turn out to be uninsured, even when it is thought that they were covered initially. For a non-emergency condition, the insurer's consent may be required prior to a procedure being performed. The insurance company may contact **BELL** as well as their own veterinary adviser, so it is important to contact your insurance company promptly and preferably prior to any treatment.

Will the condition be covered for life?

No. Conditions are generally covered for only 12 months after the illness first occurred and after this time your insurer will most likely exclude it. However, depending on the condition and your insurer, some exclusions may be removed after a period of time.

Can I claim for a condition that has been treated previously?

No. If your horse suffers from an illness or injury that you do not claim for initially, but at a later date it recurs and you put in a claim, the insurance company will not cover the veterinary fees. A common example is laminitis, which was managed with pain relief for several years without any claim. However, if a severe episode of laminitis then occurs which requires radiographs, remedial farriery/shoeing and blood tests the owner will be unable to claim for these veterinary fees, as the condition will be excluded. Insurers will obtain a full veterinary history and may consult more than one vet practice to find out information.

Will my insurance start from the day I take out the policy?

Not usually. It is standard for the cover to be limited to accidental, external injuries for the first 14 days and thus your horse will not be covered for any illness, such as colic, within this period.

How do I claim?

Contact your insurers, who will send a claim form. Do not wait until treatment has finished, as it may be too late to claim by then. Your insurers usually ask us to fill in a form too. It is important to get the paperwork in to **BELL** promptly, so we can process it for you. We cannot deal with the insurers directly, as you are the insured, not us, but we are happy to help.

How is the claim paid?

Slowly is often the answer! Some insurers can take a long time to settle our fees and we would like to see this speeded up. Please be aware that you will still be liable for any excess. Also insurers will take the 5% discount we offer for payment within 14 days of the invoice date, as they will assume you, as the insured, will have paid already, perhaps by credit card. Insurers will only pay the lowest possible amount. Sometimes it helps when the insurance company offers to pay us directly, but please be aware that they may not pay the entire invoice and you will be liable for the difference. If you receive further invoices regarding the claim, you will need to forward these to your insurance company and you may need to complete a continuation claim form too.

When should I claim?

It is worth informing your insurers that you have had the vet out, even if it seems like a "one off". If the condition worsens or reappears months later, it may then be too late to claim, if you did not notify the insurers at the start. If the condition improves and you decide not to claim, then a declaration of this, perhaps accompanied by a vet report (we will always provide this free of charge), may prevent an exclusion on your policy for the following year.

FINALLY we wish to emphasise that we have a completely transparent charging scheme. We do not offer 'free' visits and then make up the fee with hidden charges elsewhere. You will receive a fully itemised bill at the end of each month with a 5% discount if you pay within 14 days. There is a 10% discount available for immediate payment either to the vet on the day or if you have left means of payment with reception prior to your appointment. We work with all insurance companies and are always willing to help. Although we cannot advise on specific policies (we are not allowed under the Financial Services Act), we are always happy to offer general advice or help with exclusions and so on. Do not hesitate to give us a call on **01622 813700**. We do not add extra charges for completion of insurance forms.

BELL EQUINE VET CLINIC Mereworth, Maidstone, Kent ME18 5GS

• **General enquiries and all visits** Tel: 01622 813700 • **Hospital appointments** Linda Loines on 01622 813700

• **Account queries** Pat Oram on 01622 816033 or 01622 816036