

## **Two Great Insurance Questions about Hauling Your Horse, with One Common Answer**

1) Will an Auto Insurance Policy cover my horse in transit?

One of our clients asked this very good question. The answer is No.

Your own auto policy covers injury/death or damage to someone else's property. An auto policy does not cover anything you are hauling in a trailer – your property or someone else's property. (Horses are considered property.)

2) If my trainer has a wreck while hauling my horse, will his Care, Custody and Control Liability respond to cover the death/injury of my horse?

Normally, in this situation you would file a claim under your Mortality and/or Major Medical insurance and be paid by them. If the trainer was at fault in the accident your insurance company has the right to subrogate (bring legal action) against the trainer to recover the money they just paid you. This makes it very important for the trainer to have adequate limits under his/her CCC coverage to cover value of a customer's horse that might get injured or killed while in his/her care custody and control.

The best way to cover your "investment" in your horse is to have Mortality Insurance and Major Medical coverage on your horse. If your horse is killed in an accident while being hauled (by you, a friend, or your trainer), you would file a claim with your horse insurance company to recover your damages. If your horse is injured, the major medical coverage would respond to help with the medical costs.

Trainers, make sure you have adequate limits on your CCC to cover the value of your customers' horses that you have in your care – at home and on the road.

For more information and a more detailed explanation, please email or call Star H Equine Insurance. (1-877-827-4480) ([Butch@starhinsurance.com](mailto:Butch@starhinsurance.com) – Butch Human or [Lucinda@starhinsurance.com](mailto:Lucinda@starhinsurance.com) – Lucinda Human)