



BEVA Guidelines For The Destruction Of Horses Under All Risks Mortality Insurance Policy

1. BEVA considers that the decision to advise an owner to destroy a horse on humane grounds must be the responsibility of the attending veterinary surgeon, based on his assessment of the clinical signs at the time of the examination, regardless of whether or not the horse is insured. The veterinary surgeon's primary responsibility is to ensure the welfare of the horse.
2. BEVA recognises that there may be occasions when the attending veterinary surgeon will advise euthanasia but such a decision may not necessarily lead to a successful insurance claim.

It is important that all parties are aware of this potential conflict of interests *before* a horse is destroyed. It is the owner's responsibility to ensure compliance with any policy contract with an insurer.

3. As a guide BEVA considers that an affected horse will need to meet the following requirements to satisfy a claim under a mortality insurance policy:-

"That the insured horse sustains an injury or manifests an illness or disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and that no other options of treatment are available to that horse at that time."

"If immediate destruction cannot be justified then the attending veterinary surgeon should provide effective first aid treatment before:-

- i) requesting that the insurance company be contacted or, failing that
- ii) arrange for a second opinion from another veterinary surgeon."

4. Insurance Companies frequently require some form of examination after death. Owners should be made aware that it is in their best interests to retain the carcase, or appropriate parts, for this purpose. The horse should be positively identified.
5. It should be stressed that in the event of a horse being destroyed on grounds, which justify a claim, it is still the responsibility of the insured to prove that all policy terms and conditions are complied with and were current at the time of the incident.