Health Insurance That Makes Sense for Every Horse

ASPCA® Pet Health Insurance plans for horses are stand-alone, health-insurance-only plans, meaning the purchase of mortality insurance is not required to enroll, and the amount paid for a horse is not a determinant in their eligibility to be insured, making the plans fitting for any companion horse.

Pet health insurance helps pet parents say yes to their veterinarian’s recommendations. ASPCA Pet Health Insurance for horses is designed to lessen concern about the costs of veterinary care so that horse owners can focus on getting their horse the care they need.

Horse owners have the opportunity to select one of two plan options to best fit their individual horses’ needs. One of the plans, Colic + Accidents, includes coverage for the exam fees, diagnostics, and treatment of colic episodes and injuries and emergencies related to accidents, such as trailer-accident injuries, hoof abscesses, and toxic ingestions.

The second option horse owners can choose is Colic + Accidents + Illnesses. It covers the costs of exam fees, diagnostics, and treatment of colic episodes, accidents, and illnesses – from minor illnesses like the common cold to major illnesses like cancer. Hereditary and congenital conditions are also included in the plan’s illness coverage.
When enrolling in an ASPCA Pet Health Insurance plan, horse owners can choose from a range of deductible, coverage limit, and reimbursement percentage options. The ability to customize plans makes it even easier to find a plan that fits every horse owner’s budget.

- **Deductible options of $100, $250, and $500 are available.** ASPCA Pet Health Insurance plan deductibles are annual, so a customer only has to meet it once in a 12-month policy period.

- **Horse owners can also select an annual coverage limit of $3,000, $5,000, or $7,000.** The coverage limits for ASPCA Pet Health Insurance plans reset every year.

- **The reimbursement percentage choices are 90 percent, 80 percent, and 70 percent of eligible veterinary costs.**

For a little more per month, horse owners can add one of two preventive care coverage options – Routine Preventive Care and Platinum Preventive Care. Reimbursements for covered preventive services are based on scheduled amounts. Covered preventive services include dental floating, annual wellness exams, rabies or tetanus vaccination, and other things that help protect horses from getting sick.

Caring for a horse can take a lot of time. With ASPCA Pet Health Insurance, quoting, enrolling, and submitting a claim is quick and easy. And when you spend less time keeping your horse its healthiest, you and your horse can spend more time together doing what you both love! If interested in getting a free quote or enrolling your horse in an ASPCA Pet Health Insurance plan, visit ProtectYourHorse.com.