

Avoid Heartbreak and Loss

In addition to being a treasured companion, a show horse is a significant investment for most people and it's important to think about protecting that investment. Veterinary expenses for illnesses and injuries can be significant, especially colic surgery. No one wants to lose a horse due to some catastrophe, but the fact remains that occasionally horses die, get sick, or become injured.

Event rider Sarah Berry never thought she would have to face the loss of her horse, but last summer the worst happened and Sarah's horse died unexpectedly and suddenly. "When I bought Tango as a six year old, I had saved my money to buy a quality young horse that I could hopefully take to the Preliminary level," said Sarah. She could ill afford to lose her investment in Tango and chose to insure him. "I figured there was a good chance that at some point I would use the medical portion of the policy," said Sarah, "but I never thought I would use the mortality aspect." As devastated as she was by the loss of her gelding, she was compensated for her investment from her insurance with LEGIS, and she used some of the money to buy another young horse. "I insured Counterpoint with LEGIS, and whenever my friends buy a horse I tell them how valuable insurance was to me."

While all of us hope not to have to deal with tragedy of losing a horse, we know that we are likely to face veterinary bills for injuries or illnesses. Medical and Surgical coverage added to your mortality policy is cost effective (ranging from about \$300-400 per year) and can be very helpful when an owner is facing a major medical issue. When Dewey, a pony owned by trainers Jill Hamilton and Nancy Thomas, needed colic surgery, they knew they could afford the colic surgery thanks to the fact that Dewey was insured by LEGIS. "Dewey is not the fanciest show pony, but many of our beginning riders earn their first ribbons on Dewey," stated Jill. "It was so nice knowing we did not have to bear the huge cost of colic surgery ourselves."

Trainers Jenni and Steve McAllister found that insurance helps preserve business relationships as well. "One of our clients leased a horse from us, and one of the requirements of the lease was that they had to insure the horse," said Steve. Days after signing the release, the horse had to undergo colic surgery. "It was nice not having to stress over who was going to pay, and instead all of us focused on making sure the horse got the best care possible." Not only did the horse make a full recovery, but the clients ended up buying the horse and continuing its insurance through LEGIS.

When you work with LEGIS on your horse related insurance needs, you will be working with people who not only know the insurance business, but they also know horses. In fact, they own and show horses themselves, so they are intimately familiar with the needs of horse people.

Horse people permeate all levels of LEGIS and Markel, even to the claims people like Heidi Gayle. "Well after Dewey recovered," Jill Hamilton recalled, "Heidi emailed me one day and she just wanted to know how Dewey was doing. I was really touched by the fact that Heidi really cared."

Heidi was more than happy to provide this level of service to Jill. "When the claim was reported

I could tell how worried and upset Jill was, and that she was unsure about the claims process," Heidi explained. "I felt she needed some reassurance; plus, I was worried about her and her pony and wanted to know they were okay. " Heidi herself has horses, including a Thoroughbred that is getting a second career as a dressage horse after being injured on the track. "I feel my ten years of experience in the equine insurance claims, along with 26 years of experience in horse ownership, training and competition give me the knowledge, compassion and expertise to be able to help our clients with their equine claims needs. I also understand what it is like to lose an equine friend, as well as the joys these creatures give to us whether they are a family friend or a world class competition partner."

With LEGIS it is horsemen insuring horsemen, and the LEGIS staff is available to help horse owners protect their horses and their investment in their horses. To learn more or to request a quote, visit www.legisequine.com.