



EMO Newsletter April 2015

### **Preparation and Planning For Emergencies**

It's Easter Sunday, and you and your family are spending the spring afternoon hiking at a local state park. As you traverse the challenging terrain, you pause for a water break and glance at your cell phone to see the "No Service" message.

No worries, you think. After all, you've chosen to spend the day out in nature and outside of civilization.

Your horse, however, doesn't know that it's a holiday and that you're out of touch, and, unfortunately, he chooses this time to show signs of colic. Thankfully, the barn manager at your boarding stable walks by and catches him biting at his flanks. She immediately takes action, his vitals signs and then gives you a call.

Voicemail.

If you've properly prepared all of your emergency contacts and routinely updated the names and numbers, your barn manager won't panic. She'll quickly find your horse's file in the tack room or your tack trunk and have all of the emergency numbers she needs to contact your preferred veterinarian, insurance agent and underwriter.

In such an emergency, the first priority is to call the veterinarian and for the care of the horse, but as soon as possible the insurance agent or underwriter must be contacted.

In addition to names and numbers, your horse's file should also include a copy of the insurance claim card with your policy number written on it. Many people keep this card in their tack trunk. There, you or the barn manager can quickly access the policy number and the details of the available coverage if there are questions that arise regarding treatment options.

Remember, if your horse requires surgery, you must first contact your insurance carrier for authorization.

One important fact to keep in mind is that if your horse becomes a candidate for euthanasia, your adjuster can take the call and give permission, but he won't have access to your policy or its status.

"This situation has happened, where the adjuster takes the call, talks to the veterinarian and gives permission for humane destruction, but he doesn't know whether or not the horse is covered," said EMO's E. Sue Bopp. "He doesn't have access to your policy online, so he doesn't know if you've paid your premium or let it lapse. He can tell you yes, but that doesn't mean that he's saying the policy is in good standing. Updating your emergency contacts at regular intervals will help prevent you from forgetting to renew."

Bopp also advises clients to think of the horse as a child. If you're going on a trip, especially one out of the country or where you'll be out of touch, it's important to leave updated information with your barn manager, trainer or horse sitter and provide her with the necessary tools to make decisions on your behalf.

"The barn manager should have the toll-free number and the insurance agent's name and number easily accessible," said Bopp. "You should also provide her with a signed letter from you authorizing her to make decisions for your horse's care on your behalf."

It's important to have both numbers on hand, because even the most dedicated insurance agent is sometimes unavailable 24/7.

"We try our best to be there for our clients, but sometimes it's just inevitable that we'll be out of cell coverage," she said. "For example, I'll be in a dead zone and see that I have a message on my phone, but I can't listen to it. As soon as I can, I'll retrieve the message and call the client back, but having a secondary number for the insurance carrier is important in the event it's an urgent situation."

An additional tip is to keep your horse's insurance policy number, adjuster and agent's names and numbers in your phone. Then, even if you're not at the barn and your horse has an emergency you'll have all of the information you need to take over the calling duties while your barn manager attends to the horse. When time is of the essence, you'll want to be as efficient as possible.

“Many people don’t carry their insurance information with them, but they should. We hope you’ll never have to face such a situation,” said Bopp. “But if you do you’ll want to be prepared and not searching through files of paperwork looking for vital information.”

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