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.

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