



Colic: Costs and insurance cover

Colic is responsible for 1 in 3 emergency equine veterinary call-outs and is a major cause of death or euthanasia in horses. Here at Oakham Veterinary Hospital we have teamed up with the University of Nottingham and The British Horse Society to bring you a series of informative articles about this important condition. Topics covered include:

- What is colic?
- Types of colic
- Recognising colic
- Colic: Causes and prevention
- Colic: What to do
- Colic: What will happen when the vet comes
- Critical colic cases
- Colic: The decision to refer
- Colic: Costs and insurance cover

In this article, we focus on the costs of referral for surgery or intensive medical care, and on what may – or may not – be covered by your insurance policy.

Costs of referral

There are many different types of colic and, depending on the specifics of the case, the treatment required may be as simple as a single visit to the yard by your vet, or as complex as surgery followed by intensive medical care. It is therefore difficult to predict how much each case will cost. However, this article aims to give you a guide to the costs of treatment if your horse requires referral to an equine hospital.

Table 1 shows data obtained from a survey of more than 100 cases of colic that were referred to one of 9 equine hospitals in the UK in 2018. The wide range of costs for each category reflects differences in the type of colic and whether the horse experienced any complications.

Table 1. Cost of treatment for colic at an equine hospital (2018 data)

Outcome	Average cost	Range of costs
Euthanised		
• Within 24 hours of admission, without surgery	£900	£500 – £1,500
• During/immediately after surgery	£3,500	£1,600 –10,300
Survived >24 hours		
• Treated medically	£1,500	£600 – £3,800
• Treated surgically	£6,400	£3,200 – £9,100

The veterinary team will keep you regularly updated on the cost of treatment when your horse is ill but it is important that you share any financial concerns with them as early as possible. We understand that treatment can be expensive and difficult to afford. However, if you discuss your financial limits at the beginning of your horse's treatment, you can work with the hospital to get the best outcome you can afford.

Insurance for vets' fees

Most insurance policies that cover vets' fees have an upper annual limit of £5,000 for each condition. This means that, within any policy year, a maximum of £5,000 will be covered in relation to colic – this includes:

- The initial visit(s) by your own vet
- All treatment at the referral centre
- Any post-operative care once the horse is discharged
- Management of any complications, including further bouts of colic

Note that, for most horses that are treated surgically, the costs at the referral hospital alone may exceed the insurance policy limit (see Table 1).

The small print

The specifics of insurance coverage differ among companies and you should become familiar with the small print of your own policy. We have listed below some important points that you should consider.

The policy may not cover:

- Any illness that starts during the first 14 days of the policy
- Colic if the horse has had colic prior to the start of the policy or during a previous policy
- Colic in older horses (maximum age insured varies among policies – read yours carefully to check)
- Cost of livery, stabling, grazing, bedding and feeding while hospitalised
- Costs of euthanasia and disposal / cremation if a vet says that the colic is treatable
- Cost of any insurance company-mandated *post mortem* examination
- Death if the horse is euthanised outside the British Equine Veterinary Association (BEVA) guidelines or without the written permission of the insurance company
 - The BEVA guidelines state that, to satisfy a claim under a mortality insurance policy, the horse must have a “... disease that is so severe as to warrant immediate destruction to relieve incurable and excessive pain and ... no other options of treatment are available to that horse at that time”
 - This means that, if the BEVA guidelines criteria for euthanasia do not apply, the insurance company may not pay out on a mortality claim if the horse is euthanised without their written permission

Successful payment of a claim may require you to produce identification/proof of ownership documents (e.g., your horse’s passport), or documentation about previous health issues or preventive healthcare – check the requirements of your policy.

Insurance for vets’ fees makes treatment affordable for many owners but there are limits to what is covered. If you understand what is and isn’t covered by your policy and think in advance about what you personally can afford, then you will be in a better position to make an informed decision should your horse require emergency referral for colic surgery or intensive medical care.

This newsletter was written by the Colic Team (John Burford, Janet Douglas, Gary England, Sarah Freeman) at the School of Veterinary Medicine and Science at the University of Nottingham. The newsletter forms part of our practice’s commitment as a Vet REACT Colic Champion. The REACT Now to Beat Colic campaign, which is coordinated and funded by the School of Veterinary Medicine and Science at the University of Nottingham and The British Horse Society, aims to help horse owners to combat the life-threatening condition of colic. The REACT resources are based on research funded by the University of Nottingham and World Horse Welfare. Other materials available as part of this campaign include practice talks, Facebook posts, and free REACT factsheets and mini-guides.