

Petplan Equine Policy Holder Case Study

Christine Pett

Out in the field one day in August 2007, Cybill, a 20 year old 12hh grey Welsh section A mare, was spotted looking uncomfortable by the manager of the yard where she was kept. Her owner, Christine Pett, was away for the weekend and received a phone call with the news that every owner dreads - Cybill had been diagnosed with colic and needed to be taken to Rosssdales Equine Hospital.



With most equine insurers only offering veterinary cover for injury for horses over the age of 16, this could have been a very worrying time financially as well as emotionally for Christine, faced with the prospect of expensive veterinary bills.

Fortunately, in June 2007 Christine updated her insurance policy for Cybill to Petplan Equine's extended Activity Plan for older horses, which provides full illness and injury cover until 25 years of age for horses insured before they are 20 years old. Christine had owned and insured Cybil for more than 10 years and wanted to make sure that she could continue to be covered for vets' fees for illness as well as injury. Petplan Equine's extended Activity Plan for older horses, launched in 2007, made this possible and having seen the details in a magazine, Christine changed from the veteran policy to the new policy, which provides more extensive cover for longer than any other equine insurer.

Petplan Equine paid £3,110 towards Cybill's colic surgery, which previously would not have been covered by Christine's 'injury only' veteran policy so she was extremely thankful that she had changed her insurance cover.

"Had I not upgraded my policy for Cybill I may have had to make the decision not to go ahead with the operation because of the cost involved," said Christine. "It was such a relief to know that I could make the best decision for Cybill, based purely on welfare and not financial considerations. I'm just so glad that I made the decision to upgrade to Petplan Equine's extended Activity Plan for older horses."

The best news? Cybill made a full recovery and is now fighting fit again.