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Navigating Equine Insurance: Laura Connaway Answers Your Questions

Equine insurance specialist Laura Connaway of [Connaway & Associates Equine Insurance Services, Inc.](#) tackles Practical Horseman reader questions to help horse owners better understand the ins and outs of insuring their horses and equine businesses.



Having a suitable insurance policy on your horse provides peace of mind and could be a game-changer in a wide array of situations. Photo by Amy K. Dragoo

It's distressing to even think about, but if your horse colicked tomorrow and needed emergency surgery, could you afford it? If he died suddenly, would it be financially feasible for you to replace him? What if he got loose at a show and injured a spectator, who then sued you to pay for medical expenses?

Given both the emotional and financial devastation of such potential situations, every horse owner needs ready answers in place for questions like these before an emergency arises. An equine insurance policy on your horse could make the difference between losing and keeping him — or between going bankrupt and staying solvent.

Find out Laura's answers to the following questions:

- How does equine insurance work with colic-surgery reimbursement programs?
- I'm curious about insurance for a leased horse. Do you recommend that the lessee take out an insurance policy, or should that be the responsibility of the horse's owner?
- I'm interested in insurance for my equine facility. In particular, how would I cover liabilities for customers and people riding and working on my property?

[Read the Full Article on Practical Horseman](#)

Connaway & Associates Supports Inspirational Stories

Laura Connaway has long been a vocal proponent of driven, independent people, which is why she chose to support the recent episode of the Horse Person podcast, which is hosted on Horse Network. It features Slovakian-born Marcela Pomphrey, who always longed to ride but couldn't make it happen until she was 40 and had two young children. She is now 46 and aiming to compete at Prix St. Georges level by age 60.



Laura Connaway is herself a keen competitor, often on her own home-bred horses. Photo by [Andrew Ryback Photography](#)

Pomphrey's journey is of decades of longing for horses to be part of her life, how that dream became the reality, and what it taught her about having a learning mindset, embracing the resources that are available to you, and stumbling through the process of being a beginner as an adult. It's the inspirational story we all need for the holiday season.

[Listen to the Full Podcast Episode](#)

About Connaway & Associates Equine Insurance Services, Inc.

At Connaway & Associates, teamwork allows horse people to protect horse people. Since 1992, Connaway & Associates has built a strong reputation as a reliable partner in competition and in business. Connaway & Associates is licensed in 48 states and offers competitive insurance coverage options through several A-rated admitted insurance carriers. Connaway & Associates does the work so its clients can enjoy their passion for horses. For more information on Connaway & Associates and its offerings, visit www.connaway.net.