Acera INSURANCE

When the unthinkable happens: Why horse mortality insurance matters

No horse owner wants to think about losing their horse.

But as every equestrian knows, accidents, illness, and emergencies can happen unexpectedly — whether it's colic, a trailer accident, injury, or sudden illness.

For many owners, the emotional loss is devastating. The financial impact can also be significant.

That's where horse insurance can help.

At Acera Insurance, our EquiCare program was built specifically for the equine community by people who understand horses and the realities of ownership. Coverage options can include:

- Full mortality coverage for accidents and sickness
- Named perils coverage for specific risks
- Optional major medical and surgical coverage for emergency veterinary expenses, including life-saving surgical procedures such as colic surgery

Saskatchewan Horse Federation members may already be familiar with the benefits included with their membership, such as personal liability coverage, competition eligibility, coaching resources, and member programs. Members also have access to optional Named Perils horse mortality and Emergency Life Saving Surgery insurance through the SHF, providing an additional and affordable mortality option for horse owners.

Importantly, members who have already renewed their 2026 SHF membership without selecting the horse mortality option can still purchase the coverage afterward.

One of the biggest misconceptions about horse insurance is that it's only for high-value competition horses. In reality, many owners choose coverage because they want financial stability and peace of mind when facing difficult situations.

At Acera Insurance, our equine specialists understand that these conversations are never easy. Our goal is to help horse owners understand their options and provide support for the many aspects of equestrian life.

Learn more about EquiCare coverage options here:

https://acera.ca/personal/equicare/

Questions? Our equine specialists are happy to help.