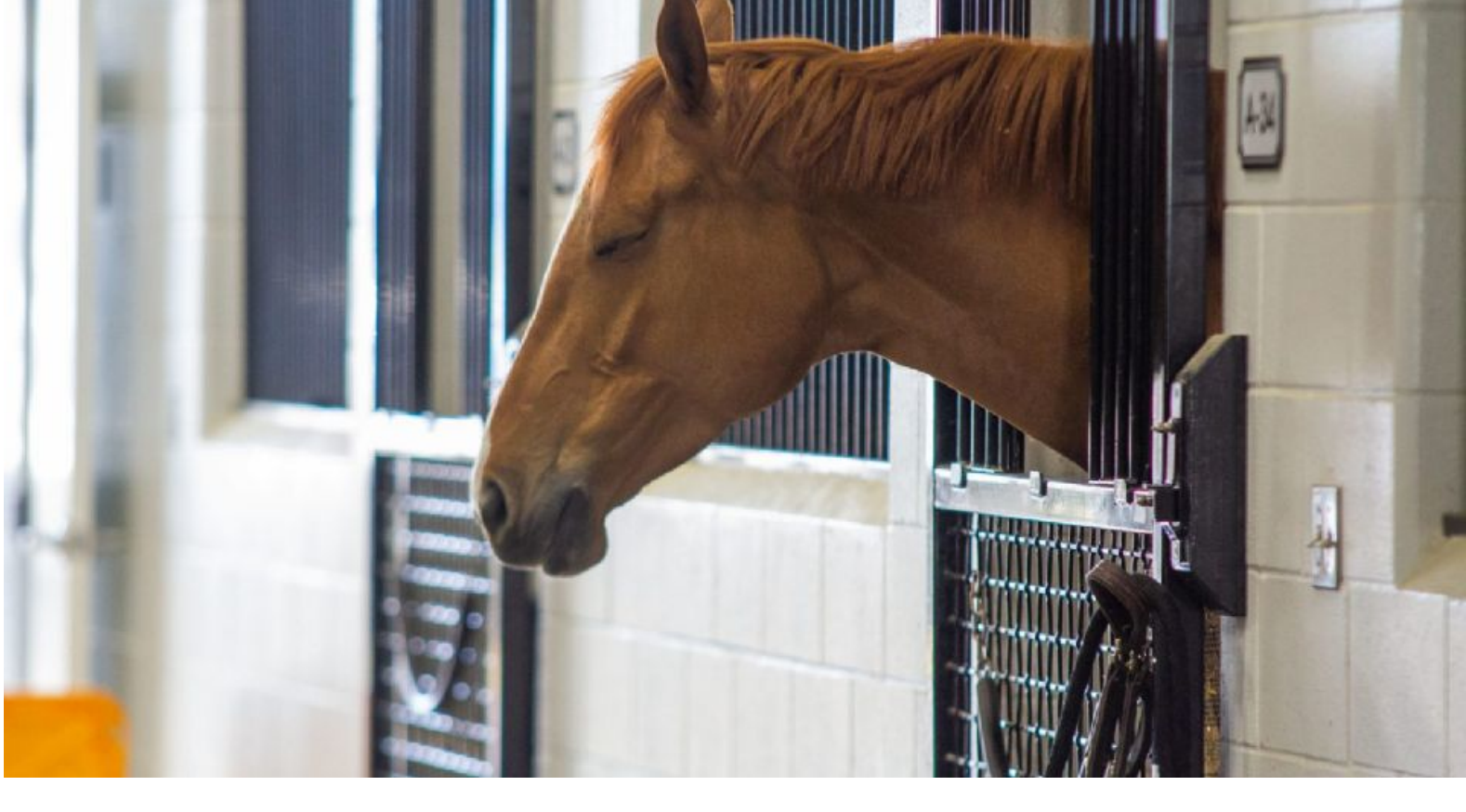


Advice: What To Expect in the Event of an Insurance Claim and How To Be Prepared

By Laura Connaway of [Connaway & Associates](#)

In addition to being our companions and competition partners, horses are a significant financial investment. Insuring your horse is a great step toward protecting your financial investment. Even with the best of care, accidents, illnesses, injuries, and diseases can happen. It is important to know your policy and the reporting requirements before you need to file a claim.



Shared Risk, Shared Responsibility

When an insurance company accepts the risk of insuring your horse, they share the financial risk of horse ownership with you in exchange for the premium. The insurance contract/policy outlines the responsibilities of both parties involved: the insured (the horse owner or lessee) and the insurer (the insurance company or carrier).

Your insurance carrier requires you to notify them of changes in your horse's condition, such as accidents, illnesses, injuries, diseases, or incidents that require non-routine veterinary care. If the event is minor, you can file an "incident only" report. By reporting these changes, you are doing your part to apprise the insurance carrier of the change in condition.

If the incident does not resolve and requires more care, it can progress to a claim. If an accident, illness, injury, disease, or non-routine care is not reported to the insurance carrier within the reporting period noted in your policy, your coverage may be compromised.

[Read the Full Article on The Plaid Horse](#)

Connaway Champions Team Spirit

At the 2025 FEI North American Youth Championships (NAYC), which ran July 29 to August 3, in Traverse City, MI, teams in both dressage and jumping were rewarded for their positive, collaborative attitude and sportsmanship. The Connaway & Associates Equine Insurance Services Team Spirit Award was given to the combined dressage young rider team of Region 1/8 and the jumping junior team from Zone 5. Both teams demonstrated exemplary comradeship and unity as they cheered each other on.



The Zone 5 jumping team was presented with the Connaway & Associates Team Spirit Award. **Photo by Gary L. Howe/TCHS**

The Team Spirit Award at NAYC — now in its second year — recognizes and rewards outstanding team camaraderie and horsemanship among the continent's top young jumping and dressage riders. Connaway & Associates was also recognized as the sponsor of the NAYC Golf Cart Parade, one of the most fun, creative, and celebrated parts of the event.

"At Connaway & Associates, we believe that the heart of equestrian sport goes far beyond scores and ribbons," said Laura Connaway of Connaway & Associates Equine Insurance, Inc. "It's inspiring to see these young riders lift each other up, care for their horses with dedication, and embody the true spirit of our sport. Sponsoring the Team Spirit Award again at NAYC is our way of honoring the values we hold dear — mutual support, sportsmanship, horsemanship, and a positive attitude both in and out of the ring."

[Read the Full Story](#)

Enter Your North American-Bred Horse for CCHS Award

Entries are currently open for the 2025 Capital Challenge Horse Show (CCHS) running September 24 through October 5, in Upper Marlboro, MD. If you are competing a horse bred in North America — including the United States, Canada, and Mexico — make sure to add class 8000 to your entry on [Show Management System](#) for fee-free entry into the 2025 Connaway & Associates Equine Insurance Services, Inc. High Point North American-Bred Horse Award. The award will go to the North American-bred horse who earns the highest-scoring round across all professional divisions and special classes at the show. Entries close at midnight ET on August 31.



Online D'Orleans and Liza Boyd sealed the 2024 Connaway & Associates High Point North American-Bred Horse Award after scoring an 88 over fences in the Green Hunter 3'6" division at CCHS. **Photo by Shawn McMillen Photography**

If you've already submitted your entries for the show, you can still enter your horse in class 8000 to be eligible for the award. Or you can advise the office at check-in that you would like to be entered for the award.

Podcast Corner

Listen Up: Karl Cook



A new episode of the Dear Horse World podcast supported by Connaway & Associates features Olympic jumper Karl Cook. His pearls of wisdom include:

- "I try not to 'fix' things right before a big class. If the work has been done properly in the months before, there shouldn't be any major changes."
- "The horse is always communicating—if something's off, you just have to be listening close enough."
- "I think people confuse stress with preparation. Just because you're stressed doesn't mean you're prepared."
- "If you're always trying to prove something, you'll never enjoy it."
- "I couldn't find the bit I wanted, so I just made it."
- "If I have an idea, I prototype it. Not everything works — but I learn a lot from what doesn't."

[Watch the Podcast on YouTube](#)

[Listen to the Podcast on Spotify](#)

Connaway & Associates Sponsored ExEL Sportsmanship Awards

The team at [Connaway & Associates](#) congratulates the latest recipients of the Connaway & Associates sportsmanship awards at the [Experience Equestrian League](#) (ExEL) at the Germantown Charity Horse Show grounds in Germantown, TN, in June.



Award winners Archer Adams (left) and Hope Henry. **Photos courtesy of ExEL**

Junior Sportsmanship Award: Archer Adams

Archer Adams brought warmth, enthusiasm, and a genuine love for the sport to every part of the College Combine and Horse Show weekend, where she rode Case In Point. She was engaged, curious, and eager to learn. Archer showed constant kindness to others and clear joy in being part of the experience. Her deep care and affection for her horse were evident, reflecting the kind of partnership that defines true horsemanship.

Amateur Sportsmanship Award: Hope Henry

Hope Henry stood out for her kindness, positivity, and deep respect for both people and horses. She approached the weekend with focus and a great attitude. Hope was also a supportive teammate, cheering others on with genuine encouragement and care. Her bond with her horse, Quintessential, was clear. Hope's dedication to her partner and her team embodied the true spirit of sportsmanship.

The next ExEL show takes place September 19-21, 2025, and two further recipients of the Connaway & Associates sportsmanship award will be crowned.

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](#).