



Natural disaster preparedness and recovery

Recent catastrophic events can leave us feeling vulnerable, but preparedness can go a long way in keeping both people and animals out of harm's way. Please consider the following recommendations and the importance of devising a proactive plan to keep horses safe.

Planning your natural disaster response and recovery starts with having a written plan so everyone involved knows what to do before, during and after an event. Over the years, AIG Private Client Group has helped countless policyholders mitigate risk to their horses and properties. Here are some key best practices we've learned from experience:

- Plan for the events that are common in your area (hurricanes, floods, wildfires, blizzards, etc.), but also recognize what's possible. You don't have to live in a flood zone to suffer a flood, for example.
- Conduct a physical hazard assessment of your property, such as examining the condition of trees hanging over buildings.
- Take actions to minimize threats from common perils, such as fire, wind, flood and freezing weather. For example, if you have a barn, ensure fire prevention and mitigation measures are in place, such as electrical wiring in metal conduit, as well as ample and easily accessible fire extinguishers.
- Formalize evacuation plans including routes and access to other horse facilities near and outside the local area that can accommodate your horses.
- Prepare emergency care kits for at home and away. Suggested items include spare halters, lead ropes, horse medications, food, first aid supplies and water.
- Gather basic documentation (pictures, Coggins, microchip ID, etc.) and place them in an accessible location. This will be helpful if you need to evacuate horses across state lines or identify your horse after an event.
- Be sure to know when health certificates must be obtained from your vet before trailering your horses across certain state lines.
- Evaluate your trailering capacity and plan, including number of horses, feed, hay, water and fuel, in case of evacuation.
- Practice loading horses on trailers if they have not traveled recently.
- Formalize shelter-in-place plans and stock up on adequate supplies.
- Keep at least two copies of your natural disaster plan in an easily accessible location and share with key people.
- Use social media to connect with equine evacuation and assistance groups. These are great ways to share best practices.
- Contact and organize your local network/community when a natural catastrophe has been forecasted.

These resources provide additional details to consider when developing a written emergency preparedness and recovery plan for horses:

- [Horsefund.org](https://www.horsefund.org) - Disaster Preparedness for Horses
- [University of Florida Large Animal Hospital](https://www.ufl.edu/largeanimalhospital) - Disaster Preparedness for Horses
- [Humane Society](https://www.humanesociety.org) - Disaster Preparedness For Horses
- [University of Florida - IFAS Extension](https://www.ifas.ufl.edu) - Hurricane Preparedness for Horses
- [Horse Channel.com](https://www.horsechannel.com) - In Case of Emergency (subscription required)

If you would like more information, please contact your independent insurance agent or visit www.aigprivateclient.com/equine.