



## Preparedness tips for horse owners

Horse owners have plenty to consider when managing the safety of their horses and their property during hurricane season. Planning ahead to prepare for hurricanes can be the difference between minor damage and catastrophic loss. The following information is intended to guide you in your preparation.

### Well in advance of hurricane season

1. Maintain a relationship with your roofer and contractor. Experience shows that these professionals are in high demand after a hurricane. Having an existing relationship can help facilitate a prompt response.
2. Review your opening protection and make sure it's up to code, and a person has been identified to manage any shutter installation before a storm.
3. Prune trees and weak branches around your barns and remove limbs that overhang or are too close to other structures.
4. When making repairs to your barn roof, verify that its structure is appropriately attached (in accordance with the latest codes) to the framing members of your barn. Also verify that rafters and trusses are adequately connected to the walls and foundations.

### Horses boarded off your premises

For horses boarded off site at a professional facility, owners should consider asking barn managers the following:

- Does the facility have a hurricane plan in place?
- Does barn management have an evacuation plan, and what is your role and/or responsibilities in the plan?
- How is the property prepared and protected in the event of a hurricane forecast?
- How are horses kept safe, and are they marked with identifiable information?
- What role are owners expected to play?

5. Consider installation of a back-up generator of adequate size to power necessary lighting and electrical appliances within the barns. Always keep extra fuel supply on hand.
6. Make sure gutters on barn structures and property drains are unclogged and prepared for water to flow freely.
7. Plan for ways to maintain adequate water sources. If you have a well rather than public water, have a manual pump option installed so water will be available even during a power outage. Keep extra water storage containers on hand. Identify additional water sources.
8. Prepare an evacuation plan for your horses in the event of extreme catastrophe forecasts. If horses will be left behind, consider how you will mark them with identifiable information.
9. Discuss your insurance coverage with your independent insurance agent or broker. Know what your hurricane deductible is and what your policy covers during a hurricane.

## HURRICANE PROTECTION

### When a hurricane is forecast to hit your area

First, decide whether to evacuate or shelter in place. If evacuation is the best choice, do so as soon as possible. If you plan to shelter in place, take the following actions:

1. Install storm shutter protection when applicable and secure all barn doors.
2. Move tack, equipment and trunks to a secure location away from exterior openings. Elevate personal property as much as possible in case water pools on the floor around the exterior. Clear items not permanently or securely attached from all barn aisles and walls and store them in a safe place.
3. Secure moveable objects around barns and structures. Jumps, rails, signage and lawn furniture should be moved and secured in a safe location to prevent them from acting as projectiles and causing damage.
4. Secure all fence gates and have extra fencing supplies on hand should fencing sustain damage during the storm.
5. Relocate vehicles, tractors and trailers to an area where trees cannot fall on them if possible, but be sure they will still be accessible to use for evacuation, emergencies and clean-up.
6. Fill available fuel supply for your back-up electrical generator. Test the generator under load to ensure it is functioning properly.
7. Turn off power to the barn and other structures prior to the storm hitting.
8. If your water supply requires a pump (and power to operate) have a generator in place to run the well, if it isn't equipped with a manual pumping option. Ideally, each horse should have 12-20 gallons per day stored. Fill all water buckets, troughs and any extra containers. Identify an extra water source when possible.
9. Store a week worth of feed and hay as roads may be closed due to down power lines or trees limiting access to feed stores. Cover hay with waterproof tarps and place it on pallets if stored in open sheds. Keep grain in water tight containers.
10. If horses are not marked with permanent identifications (tattoo or microchips) consider identification information using spray paint or livestock markers, ID band/tag around the horse's pastern; a phone number body-clipped into the horse's hair coat; a luggage tag braided into the mane; or halter with a tag.
11. Collect important documents (i.e. insurance policies, vaccination records, coggins and health certificates) and important contact numbers, etc. in a plastic container to ensure their availability after the storm passes.

### After a hurricane

1. When checking the property, be very careful of live electric wires caused by downed trees and power lines.
2. Check barn and stalls for damage, flooding and debris.
3. Walk pasture to check for debris and damage to fencing and make necessary repairs prior to turning horses out.
4. Take photographs of all damages before making repairs.
5. Call your independent insurance agent or broker to report any damage.

For more information, please visit [www.aigprivateclient.com/equine](http://www.aigprivateclient.com/equine).



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