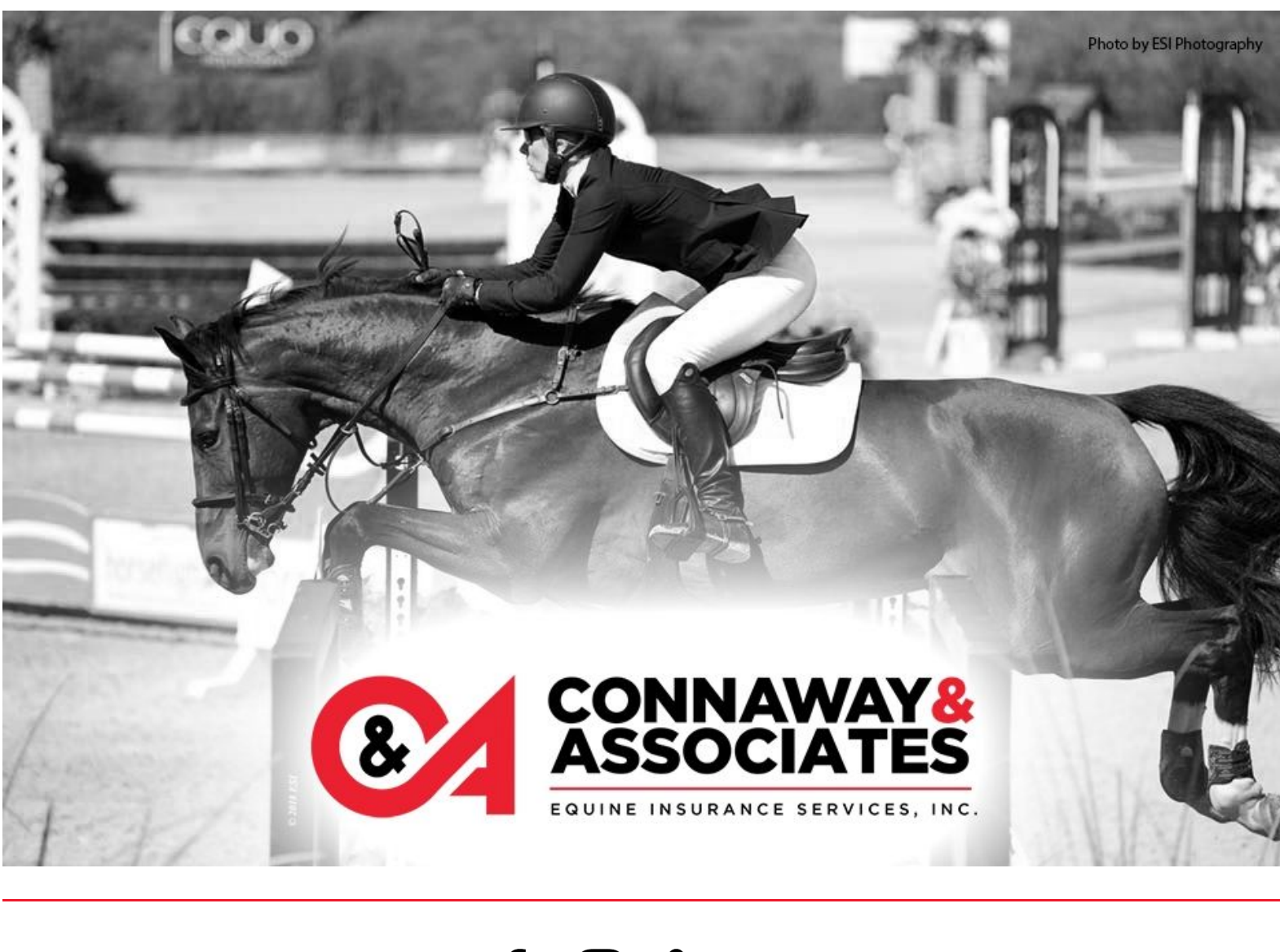




Horse Insurance: The Critical Importance of Full Disclosure

By Laura Connaway



Full disclosure during the process of obtaining horse insurance is vital to avoid unwanted surprises down the road. **iStock photo**

Securing horse insurance is a crucial step in responsible ownership, requiring careful attention to both coverage details and the duties of all parties involved. Understanding the distinct roles of agents, clients, underwriters, and claims adjusters, the necessity of full disclosure, and how transparency impacts any claims can help you avoid costly surprises and ensure your horse is properly protected.

In this practical guide for horse owners, Laura Connaway of [Connaway & Associates Equine Insurance Services, Inc.](#) outlines the critical importance of a full and transparent exchange of information before entering into an insurance policy agreement to avoid unwelcome surprises in the event of a claim. She also outlines the one valuable step some owners miss in the horse-purchase process.

Full Disclosure and Proactive Communication

Insurance is a shared risk in which the insurer and the insured share the financial risk of ownership in exchange for payment of a premium.

Omitting or withholding information can result in denied claims or policy cancellation, and deliberate concealment may constitute insurance fraud. Clients must be diligent in gathering and sharing all relevant data to ensure proper coverage and avoid complications during the claims process.

[Read the Full Article](#)

Industry Support

Connaway & Associates is proud to continue sponsoring the Connaway & Associates Equine Insurance Services, Inc. High Point North American-Bred Horse Award at the prestigious [Capital Challenge Horse Show](#) in Upper Marlboro, MD, in October. This marks the eighth consecutive year of support for this important award, which recognizes outstanding homebred equine talent throughout North America.

The award will go to the North American-bred horse that earns the highest-scoring round across all professional hunter divisions and special classes.



The 2025 Connaway & Associates High Point North American-bred Horse Award recipients at CCHS, Beverly Blues ridden by Meghan Knapic. **Photo by Shawn McMillen Photography**

To be eligible, be sure to stay tuned for the 2026 Capital Challenge Horse Show entries which open in late July, and remember to add class 8000 to your entry through the Show Management System. No entry fee is required for the award.

Connaway & Associates has also extended its sponsorship of the equine podcast Ride iQ, which promotes and amplifies engaging storytelling and useful advice for riders of all levels and backgrounds. Catch up with the latest sponsored episodes below.

Listen Up: Captivating Connaway & Associates-Sponsored Ride iQ Podcasts

In Stride Podcast With Sinead Halpin Maynard



Emily Hamel Episode

Building a Five-Star Partnership

Mary Wanless Episode

Where Biomechanics Meets the Art of Riding

Boyd Martin Episode

What the Best Riders Do That You Can't See

Andrea Woodard Episode

From Denmark's Master Rider Program to Training Paralympic Champions

Sarah Lockman-Tubman Episode

Bridging the Gap Between Grassroots and Elite Dressage

Robert Dover Episode

Legacy, Mentorship, and the Joy of Dressage

Marilyn Little Episode

Pushing Past Comfort Zones at the Highest Levels of Show Jumping

Lendon Gray Episode

Making Dressage More Welcoming

[In Stride on Spotify](#)

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Ask an Expert



[Trust Your Gut: How the Equine Microbiome Affects Health and Performance](#)

[The Secret to a Happy Equine Athlete \(That Most Riders Miss\)](#)

[Every Breath Counts: Understanding the Equine Respiratory System](#)

[Performance Psychology: Managing Nerves and Pressure in the Arena](#)

[Ask an Expert on Spotify](#)

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Latest Winners of the Connaway & Associates Sponsored ExEL Sportsmanship Awards

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



Award winners Sharon Mulder (left) and Ava Bishop (right). **Photos courtesy of ExEL**



Amateur Sportsmanship Award: Sharon Mulder and Sunset N

Sharon Mulder is a true example of what sportsmanship is all about. She approached every moment with gratitude for her partner, Sunset N, as they shared their final show together before his well-earned retirement. Coming off a Champion finish in the Long Stirrup Hunter Division, Sharon had every reason to keep chasing more. Instead, she made each decision with her horse's best interests in mind. Wanting to honor Sunset N and all he has given her, she chose to end their partnership on a high note — putting his well-being above all else. Her kindness, perspective, and unwavering commitment to her horse embody the spirit of this award.



Junior Sportsmanship Award: Ava Bishop and Penten's Storyteller

Ava brought a special energy to the show each day. With a constant smile and an infectious, positive attitude, she cheered on her fellow competitors and celebrated their successes just as much as her own. She took on the challenge of riding a green pony, putting in the extra effort and determination it takes to help bring along a young partner. She worked hard in every round — often coming out a little breathless — but always with a smile. Her genuine love for her ponies and the sport shone through. Her kindness, enthusiasm, and encouragement toward others make her a deserving recipient of the award.

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](#).