

Better Safe...

By Amy J. Daum

"Better safe than sorry."

"You can never be too careful." These are two of my favorite clichés, which won't surprise anyone who read the first of this two-part series where I discussed the various risks associated with getting to and taking part in competition.

When I talk to potential clients about insuring their horses for the first time, the explanation many give for not having previously looked into purchasing a policy is that: "He's just been with us at home so we never worried about it, but since we've moved now he's going to be at a boarding barn." "He's just starting competing this year so we thought it was time," or some variation of those themes.

It's understandable to think that while your horse is under your watchful eye and/or hasn't yet started competing that he's relatively safe. But as I, and many insurance claims adjusters can tell you, the risk is higher than you think.

The Perils of Turnout

In my opinion, proper turnout is almost as essential to a horse's well being as hay and water. Since the days of eohippus, the first prehistoric horse, these creatures have been designed to be on the move almost continually, covering miles of ground a day, while at the same time constantly grazing.

Unfortunately modern living has forced many 21st century horses into 12' x 12' (sometimes smaller) stalls for more than a good part of the day. Some, generally those with very high dollar price tags, may only leave their stalls to be ridden or hand grazed, a practice that many might consider almost abusive.

That said, I can certainly understand and even sympathize with the reasoning behind those who endeavor never to allow their horses to kick up their heels unsupervised. Let's face it, while turnout is vitally important to a horse's physical and

psychological health, at the same time it's probably the most dangerous part of your horse's day. Here's why:

Peer Pressure

Horses are very social creatures, meant to live in a herd and interact. Group turnout allows them to nuzzle, play, band together to swat flies, and groom each other and, in other words, just be horses. Unfortunately it also allows them time to kick and bite each other, yank on each other's halters or blankets, and chase each other into, through, or over fences and, in other words, just be horses.

So if you decide to turn your horse out with a group, or even just one other horse, keep the following in mind: First, there should be a reasonable ratio of space to horses—the fewer horses on more space, the better. This allows those who might not get along to find enough room to avoid each other.

Second, be careful of personality clashes. For example, turning two bossy mares out together is just asking for trouble, as is matching up two mischievous, playful geldings. The former could likely injure each other while trying to determine who will be queen bee, while the latter might not know when too much is too much. Your best bet is to keep dominant personalities to a minimum, and to match exuberant youngsters with a solid, steady influence. Think opposites attract.

Third, if at all possible make sure decent grazing is available. I realize that this is not possible year round, and may not be an option at all in certain parts of the country where sand lots are the norm, but if you do live in an area where grazing is available, make sure it is as good as possible.

Safe Leading 101

Before you feel insulted thinking leading a horse is something you've been

doing practically since you laid eyes on your first bratty pony, bear with me for just a moment.

First and foremost, it's always safer to lead one horse at a time. I know this can be inconvenient, especially when you've got to get several horses to paddocks located in the hinterlands, but an extra ten minutes is a small price to pay to avoid a major accident.

But before you can take that trip to the nearest orthopedist, you'll have to deal with one of the most dangerous of domesticated animals; the loose horse. If you're lucky, he'll lumber off toward the barn. If you're luckier, he'll get there without mowing down anyone or anything in the process, and without injuring himself.

Obviously we hope he'll never take a turn too sharp and fall or gallop over nasty footing and come up with a suspensory or tendon injury. Worse, we'd never want him to bolt blindly for the nearest public road and into the path of an unsuspecting driver. These scenarios, unfortunately, are far too common in the insurance world and rarely have a good outcomes for the horse, the people in his path, the vehicle, its driver and occupants, or the horse's owner and/or the owner or manager of the facility, who could potentially face a serious lawsuit.

But the "it won't happen to me" mentality is a normal part of the human condition. So, if you must lead two horses at a time, try to pair the most easygoing personalities, limit the number and length of trips, and be cognizant of your surroundings so that you can avoid an accident.

And for goodness sake, do not lead a horse while driving any sort of motorized vehicle! This seems to be the latest trend, along with riding and/or working around horses while talking on a cell phone. The reasons to avoid these behaviors seem obvious enough.

A Few Other Tips

1. Do not turn horses out with halters on unless they are an absolute necessity, as in the case of a horse that is very difficult to catch. If he refuses to be coaxed in even after hours of training and treats, make sure his halter is well fitted and made of leather. Nylon halters are extremely dangerous since they are nearly impossible to break in the event the horse gets hung up on something.

2. When leading horses, make sure the halter is done up completely, including the throatlatch. If the horse swings its head around, a dangling throatlatch could injure either of you.

3. Cotton leadlines are more forgiving on your hands if the horse pulls away (though wearing gloves is your best bet). Never wrap a leadline around your hand.

4. Be very careful when getting ready to release the horse into its enclosure. Make sure the gate is closed behind you, turn the horse so it is facing you head on, quietly slip the halter off, and back away, ready to dodge flying hooves if the horse spins around and bucks to celebrate its newfound freedom. Also, be especially aware of the other horses if you're catching or turning a horse out into a pasture with multiple horses. You're especially vulnerable when trying to deal with one horse while his curious herdmates are milling around. Maneuver yourself away from any signs of aggression, especially turned hindquarters, and don't forget to monitor what's going on behind you as best as you can. Basically, take care of your business as quickly as possible and get out.

5. Inspect your horse's turnout area as often as possible. Check for any damaged fencing. You'd be surprised how many horses manage to poke, scratch or even impale themselves on cracked and loose boards. Keep an eye out for any groundhog or gopher holes, make sure that your water troughs are in good shape with no cracks or hooks poking out, and that your gate locks and latches are in good working order.

You Can't Afford Not to Have Horse Health Insurance

As I wrote in the first installment, it is essential that you have some type of health insurance policy. If you can't afford

a comprehensive type of policy that covers for typical doctor visits, prescriptions, preventative care, et cetera, then at least consider a less expensive, high deductible type of policy intended to cover for major injuries or illnesses. While anything is better than nothing, buy the best coverage you can afford, even if that means making your daily Starbucks fix more of a weekly treat. Relocating a dislocated shoulder is not an inexpensive endeavor.

If you own or manage any type of equestrian business, such as a boarding barn, even if it's just taking in a horse or two, make sure you have proper protection with

a commercial liability and care, custody and control policy. In addition, all horse owners should make sure to have some sort of liability insurance in the event their horse injures someone or damages their property (as in the case of the accident on the road described earlier). A homeowner's policy might include some coverage, though a Personal Horse Owner's Liability policy is likely a more comprehensive option. Check with your agent for more details.

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treat the myriad of illnesses and injuries that can occur. At the same time, all of those veterinary advances come with a price, often a very high one. What seems like a relatively innocuous looking swollen hock from a kick can turn into joint involvement, days at the hospital, procedures, drains, and medications. The next thing you know you've got a \$4,000 bill and, hopefully, a sound horse.

This doesn't even consider the financial hit you would take in the event you lose your horse in an accident or because of an illness or injury. Horse insurance is less difficult to put into place than you might imagine, generally requiring just an application filled out by you. Veterinary certificates are rarely required except for higher dollar horses. Premiums can be quite reasonable, and generally payment plans are available. For more information about insuring your horse, equestrian business, or personal horse owner's liability, contact the USEA's Official Equine Insurance Provider, Broadstone Equine Insurance Agency, at 888-687-8555, or www.BroadstoneEquine.com.

Just because you're paranoid...

...doesn't mean the world isn't out to get you. Seriously though, as I mentioned in my earlier installment, it's been my experience that eventers are generally by nature a positive and optimistic bunch. This article isn't meant to dampen that enthusiasm, since it's one of the things I love most about this sport. Instead, I'm hoping that you'll take a fresh look at some of your habits, and maybe make a few changes that can help keep both you and your horse safe and sound. 

In addition to heading up many other important USEA programs, Amy Daum served as the editor of *Eventing USA* for seven years. Prior to becoming part of the USEA team, Daum worked in the insurance industry for many years, and recently put these skills back to use by joining Broadstone Equine Insurance Agency, the USEA's Official Equine Insurance Provider. Daum shares her experience in the equine insurance world to help educate horse owners on the value of insuring their horses.