

My Least Favorite Cliché

Posted At : February 19, 2015 12:40 PM | Posted By : Amy Daum

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“Don’t look a gift horse in the mouth.”

The idea is that it's rude to closely inspect a gift to see if it meets your standards, such as checking the gift horse's teeth to determine its age. To extrapolate from that idea, I am amazed at how many people purchase a horse without doing any sort of pre-purchase exam, or if they do some sort of vetting, it's pretty much just a cursory one. And typically the reason they give is because the horse was either a gift, or very inexpensive, such as an off-the-track Thoroughbred or a rescue. Or even stranger, they will spend thousands of dollars on a horse, but not invest at least a few hundred more for at least a somewhat thorough vet exam.

Cost is typically the reason they give. They had already spent \$XYZ to buy the horse, and maybe to pay the trainer acting as their agent, transport the horse, etc., and they didn't want to have to add to that ever-growing dollar figure.

But I can promise you this – I truly believe there is not a more important investment you can make than a thorough pre-purchase exam. Just like there is “no such thing as a free lunch” (one of my *favorite* clichés), there is no such thing as a free horse. Or a cheap horse. Even if the horse is perfectly sound for the rest of its life, there are still so many expenses, from feed/hay, regular farrier work, basic preventative veterinary care, not to mention tack, equipment, lessons or training, etc. that need to be taken into consideration. If you cannot afford to give your prospective new horse at least that standard of care, you should rethink the idea of purchasing a horse and maybe consider leasing, until you're sure you are up to the financial (and emotional) commitment of horse ownership.

Providing you are ready for that commitment, are you ready to shell out potentially thousands of dollars if the horse develops some sort of illness or lameness? The least of your problems will be the inconvenience of time out of the saddle and show ring, when you find yourself staring down an invoice for a couple thousand dollars for diagnostics and treatment. And if that treatment isn't successful, the end result could be a horse that was supposed to spend years with you in the show ring, or out on cross-country, or hunting, or on the trails, that instead spends the rest of its years hanging out as a pasture ornament. Surely, the cost of a thorough pre-purchase exam would have been worth it.

And by thorough, I mean more than just a cursory 15-minute, vital-organs-are-in-working-order exam. Yes, you certainly want to make sure that those vital organs are fully functional – no heart murmurs, respiratory problems, or eye issues. But beyond that you will want a complete neurological exam (to check for any signs of illnesses such as EPM), skin exam (looking for tumors and growths), and maybe even an endoscopic exam if you are concerned about gastric ulcers. Then, you want to make sure to request a comprehensive soundness evaluation that includes hoof testers, flexion tests, and the vet watching the horse at all gaits on the lunge and under saddle. After that, radiographs are imperative. Even if the horse never took a bad step up to that point of the evaluation, there could still be potential problems lurking in those joints, such as OCD, bone chips, navicular changes, arthritic changes, and evidence of prior injuries. Digital

X-rays run between \$50-\$100 per view, and yes that will add up, but again, the cost will be well worth if you catch an issue that puts the kibosh on the sale.

Also, if there is any evidence of prior soft tissue injuries, such as thickening or swelling of tendons or ligaments, you will want an ultrasound exam of those areas to make sure any prior injuries are cold and unresponsive, and won't present concerns for the future.

After all of this is done, keep in mind that you will need to be realistic with regard to the results. Very few horses, especially those with some mileage, will pass a pre-purchase exam with flying colors. It is very likely there will be some dings here and there, at which point you need to discuss with your veterinarian (and possibly a second veterinarian who you can send the radiographs to for a consultation), trainer, and other professionals as to which of these lumps and bumps are acceptable, especially taking into consideration your plans for this horse's future. If you're looking at an hour-long trail ride a couple times a week, then your threshold for some minor issues is much higher than someone who is looking at a long-term competition prospect that will be in serious work for many years to come.

The moral of this story? Learn from the mistakes of many horseowners who came before you: Don't be cheap, even when buying a cheap horse. Making the initial investment during the buying process will save you future financial pain and heartbreak. You can take that to the bank.

And of course, once you've found the horse of your dreams, consider protecting that financial investment by putting an insurance policy in place. To find out more, go to Broadstone's [Protect Your Horse](#), [FAQs](#), and [Quote](#) pages.

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