

OUR EXPERT PANEL



IMOGEN BURROWS
Imogen graduated from the Royal Veterinary College in 2000. She works at Cliffe Equine in East Sussex. Her interests include internal medicine.



CHARLOTTE COLLYER
Charlotte, a keen horse owner and rider, is senior marketing executive for equine insurance provider Petplan Equine. Visit: www.petplanequine.co.uk.



LISA COOPER-TOMLINSON
Lisa is the managing director of bedding firm Nedz Bed, which produces chopped straw products. Visit: www.nedz.co.uk.



Insuring a loan horse

If you loan a horse, discuss with the owner who will pay for his insurance

Q Can I insure a horse that doesn't belong to me? I am planning to loan in the near future – can I insure the horse myself, or would it be the owner's responsibility?
Linda Morgan, by email

TIP from the TOP
Inspect rugs now, before the cold and wet weather sets in, to ensure they are in good order and don't require cleaning or mending.

Charlotte says Many people have horses on loan, and they love and care for them just as if they owned them.

This includes taking out insurance, so they can provide the best veterinary treatment, when it is needed.

Most insurers will allow you to insure a horse that doesn't belong to you, if you are principally responsible for its care. But check whether any special terms and conditions apply.

Some companies may require you to take out a yearly contract.

So, if you would like to loan a horse for a short amount of time, look for a provider that will insure it for the loan period and allow you to cancel the policy at any time, without financial penalty.

You will need to decide with the horse's owner in whose name the insurance policy will be taken out, and who will be responsible for paying the premiums.

It is advisable to formalise your agreement regarding responsibilities relating to the care of the horse, perhaps by having a contract drawn up by a specialist equine lawyer.

High worm egg counts

Q I've had two faecal worm egg counts (FWECs) done on my horse and both times the results have been over 1,000 epg [eggs per gram]. He has been wormed, so why is this happening?
Name and address withheld

Imogen says FWECs are useful for worm control and help us determine a deworming strategy, but it is important to understand what the test actually tells us.

The results reflect the contamination level of the pasture your horse is grazing, and does not correlate well to the level of worm infestation inside the gut.

Persistently high FWECs suggest pasture management can be improved. Resting pasture, regular poo-picking and cross grazing with ruminants help to reduce contamination.

As a rule of thumb, 80 per cent of worms are found in 20 per cent of horses. So, roughly one in five will have significant infestations and are likely to require regular worming, despite excellent pasture care.

Optimise pasture care and continue to worm as appropriate, but don't worry. If, however, you notice signs such as weight loss or diarrhoea, seek veterinary advice.



Long-reining is an alternative way of exercising a horse



Working on an uneven surface

Q Could it harm my youngster to lunge her for short periods on a gentle slope? I don't have a totally flat area or an arena to use.
Clare Ford, by email

Imogen says Although it is ideal to undertake lunging on a level, even surface, using an area with a gentle slope is unlikely to be a problem provided you stick to some simple rules.

Always lunge on both reins evenly. It would be prudent to move the area you use frequently to

alter the gradient and direction of the slope for the horse.

These measures should help even out the pressures the horse is absorbing through the joints and prevent excessive repetitive trauma on important structures.

Try not to rely on lunging as the most regularly used form of exercise for your horse – hacking out and long-reining are useful alternatives.

Finally, consider hiring an arena which has a good, flat surface to work your horse on.

Will he eat his bedding?

Q A friend has recommended I try a chopped straw bedding for my horse, but he's quite greedy and I'm worried that he would eat it! Is this likely to happen?
Elodie Baker, by email

Lisa says There are many different types of chopped straw bedding on the market – some are treated with a bitter-tasting ingredient to deter greedy horses. So, do you research to find a suitable product for your horse.

Some horses and ponies will eat their bedding no matter what.

In these cases, we advise mixing a small amount of Jeyes Fluid with water and sprinkling this over the bedding to make it even more unappetising.



Occasionally, when fresh bedding has been laid, horses may take a few mouthfuls before realising it is bland and unpalatable.

Always make sure you provide plenty of good-quality forage as a hungry horse is more likely to consume his bedding.

Cover for a veteran

Q What insurance is available for older horses? I am considering buying a horse that's 18, but it does worry me that veterans may be more liable to suffer an illness.
Kirsty Dale, Hereford

Charlotte says There is much to recommend buying an older horse – they can be wonderful schoolmasters.

However, like older humans, older horses can suffer from age-related conditions such as arthritis or increased



Owning a veteran horse can be rewarding

susceptibility to colic, so you are wise to consider insurance. Having the right cover in place will allow you to offer your horse the best veterinary care without having to worry about the financial cost.

The good news is there are insurers who provide full cover for older horses, but it is important to do your homework.

Many insurers will put horses as young as 16 onto a veteran plan, which provides cover for 'injury-only' vets' fees.

It is important you choose an insurer who provides cover for illness as well as injury-related vets' fees for as long as possible.

Some insurers offer full cover right up to 25 years of age, providing your horse is insured with them prior to a certain age.

Thanks to veterinary advancements, improvements in nutrition and better management practices, horses are living active lives for longer.