

**HORSE CARE**

**Choosing the right equine insurance**

**Q** I'm about to take a horse out on loan. What insurance should I get for her?  
*Julie Spires, Newcastle*

**Insurance expert Charlotte Collyer says:**

**A** It's great to hear that as a loaner you're acting responsibly and planning on taking out insurance for your horse. Quite often the horse's owner will assume the loaner has insurance while the loaner assumes the owner has a policy in place, so this is something that can easily be overlooked.

There are a couple of options for horses on full loan. If the horse is already insured through his owner they'll simply need to let the insurer know about the loan arrangement you have so that they cover you as well as the owner. With Petplan Equine there's no additional premium for

including this on a policy.

The other option is to take out your own insurance to cover you and your loan horse. Your chosen company will offer a number of benefits to choose from including veterinary cover, personal accident and third party, as well as options like saddlery and tack cover. When you set up your policy simply advise the insurer that the horse is on loan so that they have a note of this should there be a claim.

Finally, a rider plan is available for people who loan a horse a couple of times a week but who don't have full responsibility for the horse's wellbeing. This plan will cover you to ride any horse that you don't own and offers a range of benefits starting from personal accident for yourself to custodial liability cover for the horse if it's injured while in your care. With Petplan Equine the basic rider plan is £75 per year.



While a loan horse isn't your own, you still have a responsibility to ensure he's protected by insurance

**VET CARE**

**Possible causes of winter coughing**

**Q** My horse has been coughing recently, which is quite out of character. He's only stabled overnight and his bedding hasn't changed. Why might this be?  
*Bryan Gains, Essex*

**Vet Imogen Burrows says:**

**A** Your horse's cough may just be due to a respiratory infection - possibly viral, as these can come around at any time of year, although often other horses on

the yard may also cough.

The best way to check out what's wrong is to get your vet to do an endoscopic examination, passing a fiberoptic camera down the airway. They'll take samples of the respiratory secretions to identify what the problem is. Treatment can be pretty straightforward, but it's best not to let this go on for too long without taking some form of action.



An endoscopic exam could help to identify the cause of your horse's coughing

**HORSE CARE**

**Rugging in winter**

**Q** My horse is a cob with a thick winter coat and is usually rugged up through winter - is this right?  
*Sharon Johnson, Wales*

**Buyers' Guide Editor Allison Lowther says:**

**A** It's a personal choice whether you rug your horse through the winter months or not. However, cob types generally grow a thicker winter coat than other breeds so he could manage quite well without a rug if he's not clipped. Thinking practically, keeping your cob un-rugged could mean you need to set aside more time to groom him, especially if you're riding him regularly, but the key thing is that he's at the right temperature.

If, based on this advice, you're happy that your horse is going to be warm enough without a thick rug, a lightweight rug is a practical way to keep him clean and dry if he's turned out.



A rug will keep your cob clean, but if he's unclipped he may not need one for warmth

**TRAINING**

**Taking a young horse's training back to basics**

**Q** My four-year-old TB, ex-racer refuses to lunge on one rein. He won't go forward, will stop and spin on a sixpence and change onto the right rein. I want to start again from scratch with groundwork, but where should I begin?

*Kim Steele, via the YH Facebook page*

**Racehorse retrainer Kath Pinington says:**

**A** It's interesting that your ex-racer dislikes being lunged on the left rein - as a rule this is the easier rein as a lot of race tracks are left-handed and horses predominantly lead on the left. That being said, he may not have done much, if any, lunging when he was started in racing, therefore it'll be new to him. He may also be trying to tell you he has an issue that makes it difficult for him to work on that rein. Pelvic injuries are

common in ex-racers and cause muscle asymmetry, so it's important before you continue to have him checked by a registered ACPAT physiotherapist who will help eliminate pain and refer him to a vet if it's necessary.

If you're lunging from a bridle your horse could have pain in his mouth so his teeth may need attention - use a registered equine dentist and remove any wolf teeth, too. Once you have eliminated all sources of pain it's important you establish your ground rules and spend time walking and halting on both reins, being strict that he moves off as you step forward (reinforcing with a lunge whip) and halting as you stop and say 'whoa'. It's important at this point that he learns to stay straight when he halts and not turn in to you. Then start off lunging on his good rein

and get him used to your voice commands.

Your body language when lunging is also so important - you need to stand in the centre of the horse's body. If you move towards his head he'll find it easier to turn in on you, so stay towards his back end and point your whip towards his bottom, forming a triangle between this, your horse and your lunge line, with you at the point. By being strict and consistent with your voice commands on your good rein, you'll help to show your competence to him when you then change to his weaker rein. If he's still turning in on the left rein then you could use a handler in walk on the outside to give him confidence to go on that rein. Don't be disheartened if he doesn't lunge easily on the left straight away as he'll expect it to be painful even when it's not.



Be confident with your body language and voice commands when lunging