

ADVICE ON

Buying or Loaning a Horse

The
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Buying or Loaning a Horse

The prospect of owning or loaning a horse is exciting but there are a number of important considerations that will need to be carefully thought about before taking the plunge.

Making the decision to buy or loan a horse shouldn't be taken lightly or rushed into as having a horse that turns out to be unsuitable or unsafe can be extremely upsetting. It can also potentially leave the new owner/loanee in a difficult situation.

Taking the time to fully research and assess the impact owning or loaning a horse will have on your finances and daily routine is imperative.

Time commitment

Caring for a horse is time consuming and many owners or loanees find themselves in difficulties because they have underestimated the financial commitment and the impact it will have on their time. Both field-kept and stabled horses will need to be checked a minimum of twice a day. Daily jobs will vary depending upon the time of year but these can include:

- Mucking out/poo-picking the field
- Providing fresh water and feed
- Grooming, checking and changing rugs
- Making sure fencing is in good order; no rubbish or poisonous plants in the field
- Exercising/riding the horse
- Regular farrier appointments, and as necessary, veterinary, saddler and equine dental technician visits will all require extra amounts of your time, usually during the working day

The majority of horses adapt quickly to a new routine, although it is important to remember that all horses are individuals and can respond differently to a given situation. Some horses can become anxious or stressed if their routines are not adhered to so it's important to maintain a regular daily routine during the week as well as at weekends. If, for any reason, you are unable to attend to your horse, you must ensure a capable and reliable person attends on your behalf.

Finances

Buying and keeping a horse is a huge financial commitment. The initial purchase cost can be relatively small (or in the case of loaning there will be no initial financial outlay) when compared to the cost of keeping a horse. Not only must the initial costs be considered (purchasing the horse, tack and rugs, for instance), but also the long-term financial commitments such as feeding, worming, farrier, dental checks, vaccinations, bedding, hay/haylage, insurance, livery charges and veterinary fees. Having lessons with a BHS Accredited Professional Coach, will help you to build a positive relationship with your new horse. Be prepared for sudden price increases if, for example, there is a shortage of hay. You should also consider how unforeseen circumstances such as unemployment or illness would impact on your ability to care for and keep the horse.

The BHS advice 'The Cost of Keeping a Horse or Pony' will provide you with a useful guide to the level of financial commitment that owning or loaning a horse entails.

Finding the right horse

Creating a list of what your ideal horse would be and the activities you would like to do (such as dressage, hacking, Riding Club competitions) is sensible before viewing any horse. Considerations include:

- Height and age range
- Breed
- Sex
- Competition ability/history
- Are you willing to take on a young or difficult horse or would you prefer an experienced schoolmaster?

Set yourself a purchase limit based on what you can realistically afford. Don't be tempted to buy a horse just because it is cheap; there is usually a reason why a horse is a lot less expensive than you might expect it to be.

Research the types of horses for sale and the current prices for which they are being advertised. Equestrian magazines and websites advertise hundreds of horses for sale and will provide you with a vast array of choice. Another consideration is how far you are prepared to travel to view a horse because fuel costs can quickly mount up. Never buy on impulse, although it may be tempting when searching on the internet! However perfect the horse may appear, buying a horse unseen and without a thorough trial is **never** advisable.

Good horses are often sold or put out on loan via 'word of mouth' so make your instructor and any other knowledgeable horsey contacts aware of your ideal horse to help with the search. It is also worthwhile considering the option of rehoming a horse through an equine charity; for further details visit the National Equine Welfare Council website, www.newc.co.uk.

Numerous sales are held nationwide but buyers, particularly first time purchasers, should be very cautious if going down this route. When buying from a sale it is not possible to see the animal in its home environment and there is unlikely to be an opportunity to ride the horse before purchase. The BHS does not recommend purchasing from a sale or auction for the first time horse owner.

Keeping the horse

Careful thought needs to be given in advance as to where and how you will keep the horse, for instance, at a livery yard or owning/renting your own land. Each method has its own advantages and disadvantages in terms of finances and time. If loaning, will the owner insist that the horse remains on its current yard, or will moving the horse be permitted?

Keeping a horse on your own land will eliminate the cost of livery fees, although your time commitment may be increased greatly. It is not acceptable to keep horses in small, urban gardens/areas. Horses are herd animals and need to be kept with other equids in a suitable environment.

If you decide to keep the horse at a livery yard it is important to consider the following points:

- The type of livery you need (DIY, part, working, full)
- The location of the livery yard (how far from home is it?)
- The facilities the yard has, including any hacking routes
- The knowledge and experience of the yard owner and staff
- The cost of livery and any additional charges

Unlike riding schools, livery yards are non-regulated in terms of meeting horse welfare standards or the differing levels of service they can provide to horse owners. The BHS operates an approval scheme for riding centres and livery yards. The scheme has horse and pony welfare, along with professional staff, safeguarding measures, client safety and satisfaction, as priorities. All BHS approved centres are insured for public liability and comply with health and safety legislation. For further details, contact the BHS Approvals team or visit the BHS website to find a yard in your local area.

Long-term considerations

When buying a horse, the last thing you may be thinking of is what will happen in five or ten years' time. However, plans for the future should always be considered when buying a horse. For example:

- If you buy a child's pony what will you do when the pony is outgrown – would you sell the pony, loan it or perhaps keep the pony as a companion?
- What would you do if your horse has to be retired unexpectedly?

Responsible rehoming is a key aspect of horse ownership and is essential if you can no longer keep the horse in order to prevent him falling into the cycle of neglect that welfare charities witness on a daily basis. Many owners assume that a charity will be there to look after the horse in the future but this is rarely the case. The majority of equine charities are only in a position to assist with welfare cases and generally do not have the resources to rehome retired or unwanted horses. The responsibility lies with all horse owners to ensure that their animal does not suffer, and finding him a suitable home if you can no longer keep him is an essential part of this. However, if a horse is elderly, becomes unwell or has a medical condition we would urge horse owners to objectively assess their horse's overall physical and mental wellbeing in partnership with their vet; especially if an owner feels unable to continue caring for them and is thinking about giving them away. Our Quality of Life Indicator is a useful tool to assess wellbeing and is available from our website. For some horses, euthanasia will be a kinder option than trying to find them a new home.

If you decide to put your horse out on loan it is important to make sure you have contingency plans in the event that you need to take your horse back.



Owner/rider's ability

It is vital to be realistic about your own ability, knowledge and experience when deciding what type of horse you want. Buying or loaning a horse that does not match your capabilities is unlikely to be an enjoyable partnership and can end in a lot of heartache, as well as being potentially dangerous. If you are buying or loaning a child's pony it is particularly important to ensure the pony is safe and suitable. The Animal Welfare Act (2006), Animal Health & Welfare (Scotland) Act 2006 and the Welfare of Animals Act (Northern Ireland) 2011 state that a child below the age of 16 cannot be held responsible for an animal. Therefore the parent or guardian will be legally responsible for the welfare of the horse or pony and must be competent and knowledgeable regarding the care that will be required. The BHS offers 'Challenge Awards' that provide you with the opportunity to develop your understanding of horse care and rider skills. Contact the BHS Education team for further information.

There are a number of businesses that deal in buying and selling horses. For some buyers, the opportunity of viewing a variety of horses on one yard is more convenient than travelling to several different yards. There are many good dealers, but, as in any profession, unfortunately there are also those who are not reputable. It is worthwhile researching the reputation of any horse dealer you are considering visiting, but bear in mind that there are two sides to every story, so you should not necessarily be deterred by one bad report. Following the purchase of a horse, if any disputes arise, Trading Standards in the dealer's locality should be notified if a resolution cannot be agreed.

It is all too easy to want to buy the first horse you see. Do not be in a rush, finding the right horse takes time and in many cases you will see a number of horses before you find the one that is truly right for you. Don't fall into the trap of being pressurised by the vendor or owner – take your time and be confident that you have made the right decision.

Viewing your potential horse

Once you have identified horses that appeal to you and match your criteria, you may need to find out further details from the seller or owner before arranging a visit. It is useful to create a list of questions which could include:

- Would you class the horse as a novice/experienced rider?
- What is the horse's temperament like?
- Has the horse had any injuries/illness?
- How does the horse behave with other horses, both when ridden and turned out?

- What is the horse like to load, catch and clip?
- How does the horse behave with the farrier and the vet?
- Does the horse have any stereotypes such as weaving?

The majority of reputable sellers or owners will want the prospective purchaser to know as much as possible about the horse and will also want to ensure he ends up in the right home. They will also not want to waste their time arranging viewings when the horse and purchaser/loanee are simply not suited – therefore do not feel embarrassed about asking lots of questions!



If the horse sounds ideal, arrange a viewing of the horse with the seller or owner. Ensure you make it clear what you would like to see the horse doing – being caught and brought in from the field, ridden in the school, lunged, jumped, ridden out on the road or out in an open field, for example. If the seller or owner states the horse as being ‘good to load and clip’ it is worthwhile asking to see the horse being loaded and to assess his reaction to clippers being turned on near him.

The BHS strongly advises that you take an experienced person who knows your ability and requirements to the viewing of the horse. Many BHS Accredited Professional Coaches will be willing to provide this service. The Accredited Professional Coach is unlikely to advise on whether you purchase the horse, but can give their professional view, which can help you make an informed decision.

At the viewing, observe the horse being handled; check the general health of the horse, including body condition, hooves and legs; look for any old injuries or any abnormalities. Do not feel intimidated to ask what things are. It is better to ask extra questions than ask too few and be left worrying about a particular issue.

You may want to see the horse trotted up so you can see how straight and correctly he moves.

Observe the horse being tacked up - is he happy having the saddle put on or does the horse fidget, kick out or try to bite? Does the horse accept having the bridle put on or is he resistant or showing any signs of being head shy?

Never get on any horse first. Once the horse is tacked up, the seller/owner or their representative should ride the horse while you watch – if they seem reluctant to ride this could suggest a potential problem. They should be willing to show you the horse in walk, trot, canter and over a jump (if applicable). Always put your safety first, if you have any concerns about riding the horse, don't get on.

Having tried the horse and asked all the questions you feel appropriate do not make an instant decision, go away and discuss the viewing with your advisor. Do not be afraid to contact the seller/owner and ask more questions or to arrange a second viewing. If you are not interested do not waste any more of the seller's/owner's time and advise them accordingly.

It can take many viewings to find the right horse. Even though this can be disheartening, don't be put off. It is worth waiting to make sure you buy/loan the right horse.

Pre-Purchase Veterinary Examination

When you feel you have found the horse you want to buy, the BHS strongly

recommends that you arrange for a vet to carry out a pre-purchase veterinary examination (vetting). While this may seem costly, it could save you a lot of money in the future and so should be seen as an investment. A pre-purchase examination reduces the chances of buying a horse that may have underlying health problems. Insurance companies may request a copy of the pre-purchase examination certificate which the vet will issue if the horse passes.

It is important to explain to the vet for what purpose



Photo courtesy of University of Nottingham

you are buying the horse – for example hacking, eventing, dressage. To help prevent any conflicts of interest the BHS advises against using the seller's vet. Although a pre-purchase examination certificate may identify possible concerns or suggest the horse is suitable for your needs, it is not a guarantee. Like an MOT for a car, the vetting can only assess the condition of the horse on the day of the vetting. However, it is likely to flag up any major issues that you might otherwise miss. In a five-stage vetting the vet will also take a blood sample which is usually stored for six months. Should any complaint arise the sample can be tested to detect any substances that have been used on the day to hide any health or temperament issues that the horse may have.

Purchasing a horse

Before purchasing a horse, either party may decide that they would like a trial period to confirm their decision. Trial periods allow the opportunity for the buyer to ensure that this is the right horse for them before parting with their money, but also for the seller to be happy that they are selling the horse to the right person.

Trial periods can be fraught with problems for both parties. Therefore it is essential to ensure that all aspects of the trial period are covered in writing, including whose responsibility it is if the horse is ill or injured and who pays for the insurance to cover the trial period. Legal advice should be sought when drawing up the trial contract.

When purchasing the horse ensure you obtain a signed receipt for your money and you may also want to consider a sale contract. The sale contract should state the terms and conditions that the horse was purchased under. You may choose to include the following:

- The sale date and purchase cost of the horse
- The name and signature of the buyer and seller and, if possible, a third party witness
- Description of the horse including name, age, colour, markings, height, sex
- A list of any documentation provided with the horse, such as registration papers and the horse's passport
- A list of any additional equipment sold with the horse for example tack and rugs
- Any conditions of the sale; for example, if no money is exchanged but the ownership of the horse is formally transferred
- A statement of any known stereotypies, injuries or problems (recent or in the past) the horse may have
- A description of the horse's abilities and a 'fit for use' statement
- A statement acknowledging that the horse will need a settling in period to adjust to its new environment



This list is for guidance only and is not exhaustive. Legal advice should be sought on any documents to ensure they are legally binding. A Horse Sale Agreement service is available for BHS Gold members - contact the BHS Legal Helpline who will give you access to the online portal. The contact details will be on the back of your membership card.

The saying 'Buyer Beware' is applicable when purchasing a horse. It is important to ask as many questions as possible, and having a sale contract can help if a dispute arises. Legislation is in place regarding the mis-selling of a horse as with the mis-selling of any item, but the law varies depending on whether the horse was brought from a private seller or dealer. Once a horse has been purchased, if any disputes arise legal advice should be obtained.

Insurance is an important consideration and cover should commence from the date you purchase the horse. Veterinary fees can run into thousands of pounds, so the last thing you want is to end up with a hefty vet's bill that you don't have the funds to pay. Public Liability Insurance is imperative and is included as one of the benefits of BHS Gold membership (terms and conditions apply). For further details contact the BHS Membership team on 02476 840506 or visit the website.

Taking a horse on loan

Loaning can be a benefit for both parties; the loanee doesn't have to raise funds to cover the costs of purchasing a horse and the owner still has control over the horse's future. However, loaning can be rife with potential problems. The BHS strongly advise that a written agreement is drawn up. Make sure the agreement is mutually acceptable; don't agree to something if you don't intend to put it into practice or you don't agree with it. The BHS has a loan agreement that can be used as a template and is available from our website. Disputes that arise in conjunction with loaning are regarded as a civil matter and legal advice should be sought.

Equine passports

Since 2004 it has been a legal requirement for all equids within the UK to have a passport that is compliant with EU legislation. The BHS strongly advises that you do not purchase a horse without a passport (for full details on the current passport regulations visit the Defra website). Check that the passport matches the horse you are going to purchase. In passports where no completed silhouette is available, the passport will have been issued after 1 July 2009 and the horse should have been microchipped by law.

Horses with passports issued before 1 July 2009 may not have a microchip, however, microchipping law has now changed. In Great Britain it is a legal requirement for all horses to be identifiable, with the insertion of a microchip. Owners must ensure their horses are microchipped; for England, this must be completed by 1 October 2020, in Wales by 12 February 2021 and in Scotland by 28 March 2021. Non-compliance will be an offence and carry a fine. If you arrange for the horse to be retrospectively microchipped remember to notify the Passport Issuing Organisation (PIO) that issued the horse's passport to enable the microchip number to be recorded officially. If you have a horse vetted, it is advisable to ask the vet to check that the microchip in the horse matches the details in the passport.



It is a legal requirement that the passport is transferred with the horse and given to the new owner at the time of the sale. Do not fall victim to excuses for a passport not being provided, as you will also require a passport for transporting the horse to the new yard. It is then the responsibility of the new owner to change the ownership details with the relevant PIO, no later than 30 days after the sale.

The law requires that a passport remains with the horse. Therefore, the passport must be held by the person who has primary care of the horse; this could be the owner or if the horse is on full livery, the yard manager. When a horse goes out on loan and is moved to a new yard, the loanee must have the original passport. Many owners feel uncomfortable about doing this but there are a number of steps you can take to protect yourself which include:

- Retaining a photocopy of the passport.
- Informing the relevant PIO that your horse is going out on loan and that its passport is not to be updated.
- Keeping in regular contact with the loanee and visiting your horse at agreed intervals. (Under the Welfare Acts owners still have a degree of responsibility to ensure the welfare needs for their horse are being met).

If you are looking to take a horse on loan, you should not accept any horse that is not accompanied with a valid and up-to-date passport that is in the name of the owner from whom you are loaning the horse.

The first few weeks

It is important to find out the horse's current management and feeding routine before bringing him home. Questions to ask include:

- Is the horse stabled? If so, what type of bedding is used?
- What is the horse currently being fed? (Remember, for the sake of the horse's health, any changes in diet must be made gradually).
- When was the horse last wormed and which product was used?
- When is the horse due for his next farrier appointment?

Introducing the horse to his new field companions should be done gradually to avoid conflict and allow the herd to settle. Ideally, and where facilities allow, the horse should be turned out in an empty field next door to his new companions. This will allow the horses the opportunity to get used to each other safely over the fence before introducing them altogether.

For the first few weeks the horse will need time to adjust and settle into his new environment. How the horse responds to his new home can vary greatly. Time should be spent getting to know your new horse and allowing the horse to get to know you. It will take time for the horse to learn to trust you and for you to establish a good partnership.

What to do next?

There are many societies that hold events and activities for riders and horses of all abilities, such as British Riding Clubs or local shows. Regular riding lessons with a BHS Accredited Professional Coach will help to ensure that you and your horse continue to improve. The potential for learning, improving and training in the horse-world is endless.

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