



## Leone Equestrian Law LLC



### Horse Owner's Legal Guide to Care

By Armand Leone, Jr. and Jessica E. Choper | [www.EquestrianCounsel.com](http://www.EquestrianCounsel.com)

Whether at home, on the road, in the air, or at a show, our horses require care to prevent injury and maintain peak condition. The administrative aspects of horse care are often overlooked because the paperwork creates more hassle than benefit. Unfortunately, the days of sealing a deal on a handshake are fading, if not gone already. As a horse owner, you should make sure you have the documentation and contracts necessary for proper horse welfare. Overlooking certain aspects of horse care administration and documentation can result in costly or time-consuming disputes and potentially devastating outcomes.

#### At the Home Barn

At the home stable, you and the barn owner should have a written boarding contract that protects both parties. Aside from the financial terms, there are health-related issues that should be included.

The most important pieces of information to be documented and available to the barn owner and those that care for the horses on the farm are emergency contact phone numbers. If a problem arises, they will need to be able quickly contact the correct parties. Phone numbers for you (the horse owner), veterinarians, and the insurance company that provides coverage for your horse should be easily identifiable in the contract and also ideally on the horse's stall plate. If the contact information cannot be found within minutes, it doesn't do much good.



It's also important that the barn owner outlines the veterinarian and/or veterinarian practice that provides emergency service to the horses that are boarded at their facility. As a horse owner, in the event you're not readily reachable, you should think about who you will authorize to make decisions on your behalf and memorialize it in the contract. For example, you may want to authorize the barn owner to contact their emergency vet if your primary vet is unavailable.

If your horse is insured for major medical and mortality, the emergency insurance company contact information becomes imperative. Failing to call a vet and the insurance company promptly can create denial of insurance coverage. Failing to have authorization from the insurance company for an expensive treatment or surgery can result in you, as the owner, having to pay the entire bill.

It's also important to ask your barn owner about their vaccination policy and the health paper requirements for new horses coming onto the property. It does little good to have your horse vaccinated and up to date on Coggins and other health papers if new horses coming onto the property are not. All it takes is one horse arriving with a case of strangles or other infectious diseases for the whole barn to be quarantined. So, be sure to confirm you are comfortable with the barn owner's procedures for accepting new horses onto the property beforehand.

#### On the Road or in the Air

Since many horse owners participate in competition, travel is a necessary part of the sport, so make sure you know how your horse is being shipped to the venue.

Whether the horse is transported by a commercial transport service or the farm's vehicle, you need to ensure that there is adequate insurance to cover any shipping injuries or death that may occur. Most commercial shippers have adequate insurance, but amounts can vary.

Although barn owners have vehicle insurance for their trucks, the insurance to cover injury to equine passengers may also vary. It's best to ask ahead of time what insurance coverage the barn owner has for transportation-related injuries. Also confirm that you have coverage under your own insurance policy.

It is common for horse owners to have insurance coverage for land travel in the United States as part of their policy, but it depends on the language in the contract.

However, if you are purchasing a horse from Europe or another country, you have to have coverage for the horse before it is shipped. Horse owners typically insure the purchase value of the horse but must also get separate and additional flight shipping insurance to cover the horse's arriving flight. It's not expensive and protects against injury and/or death during the flight.

If you plan to compete abroad, make sure your insurance policy covers injuries and treatment outside of the United States. You may need to get a rider for additional coverage for traveling to competitions abroad.

#### At the Show

While most competitors, trainers, and owners are familiar with making sure the stables and work areas at a horse show are safe and secure, many overlook the importance of documenting the medical care, including medications, provided to the horse. Because of the penalties for doping under U.S. Equestrian (USEF) rules and the strict liability for doping under the International Equestrian Federation (FEI) rules, all competitors and trainers should keep a medication log book for their horses.

For FEI competitions, this is a requirement. The medication log book serves as both a record of any medications given and also as evidence of due care in preventing medication and doping violations. While only required under FEI rules, the usefulness and benefits of having a medication log book also apply to competition under USEF rules.

Should your horse become ill at a show, having the log book readily available for the show's attending veterinarian will be useful. However, not all trainers keep this type of log, so you may have to decide for yourself how you would like to document the medication your horse receives.

While there are a number of components that come into play with regard to horse care, it's important to not overlook the administrative aspects. By having accurate and available emergency information, by having appropriate vaccination and health policies, by confirming insurance coverage, and by keeping a medication log book, horse owners, barn owners, and trainers can protect themselves and their horses from unnecessary injury and loss.

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#### Armand Leone on Horses in the Morning

Armand Leone joins Glenn Hebert of Horse Radio Network and Horses in the Morning to talk about the evolution of horse sport and what changes need to be made to keep the sport vibrant.

Click the button below to tune into the episode.

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For advice and counsel related to the equestrian industry, contact Leone Equestrian Law at [info@equestriancounsel.com](mailto:info@equestriancounsel.com).

Led by Armand Leone, Jr., MD, JD, MBA, Leone Equestrian Law LLC provides legal services and consultation for equestrian professionals ranging from riders and trainers to owners and show managers in the FEI disciplines on a wide variety of issues.

Visit [www.equestriancounsel.com](http://www.equestriancounsel.com) to learn more.

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