

must understand and authorize the barn owner to contact the emergency vet and to take any necessary actions if the owner or owner's agent is not available when crisis strikes. This authorization should be memorialized in the boarding contract. Although the horse owner may have another veterinarian provide care for her horse, the middle of the night rarely allows such an option.

Horses insured for major medical and mortality must include emergency insurance company contact information along with the emergency owner contact information. Again, this information must be at the horse's stall or in a place designated by the barn owner. Decisions about calling the vet, sending the horse to the clinic and operating for colic create costs that can be substantial. Falling to call a vet and the insurance company promptly can create denial of insurance coverage. Falling to have authorization for an expensive treatment or surgery can cause the owner to have to pay the entire bill.

Horse owners should inquire about the 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 disease for the whole barn to be quarantined. So, know the barn owner's procedures for accepting new horses onto the property.

On the Road or In the Air

Since many horse owners participate in competition, travel is a necessary part of the sport. Besides the health papers, a horse owner must know how the horse is being shipped to the venue. Whether the horse is transported by a commercial transport service or the farm's vehicle, the owner must know 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 vary. It is best to ask ahead of time what insurance coverage the farm owner has for transportation injuries to the horse. Horse

owners should also confirm that they have coverage under their insurance policy.

Horse owners may have insurance coverage for land travel in the United Stated as part of their policy, but that depends on the language in the contract. However, if you are purchasing a horse from Europe or other foreign country, you have to pay 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 is not expensive and protects against injury and/or death during the flight. If you will 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 foreign competition tours.

At the Show

While most competitors, trainers and owners are familiar with making sure the stables and work areas are safe and secure, many overlook the importance of documenting the medical care provided to the horse. Because of the penalties for doping under the USEF rules and the strict liability for doping under the FEI rules, all competitors and trainers would be well advised to keep a Medication Log Book for their horses. For FEI competitions, a Medication Log Book is a requirement. The





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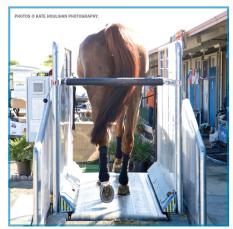
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Medication Log Book serves as both a record of any medications given and also as evidence of due care in preventing medication and doping violations. The FEI Medication Log Book is available through the USEF at usef.org/documents/athleteservices/feilogbooktemplate.pdf. While only required under FEI rules, the usefulness and benefits of having a Medication Log Book also apply to competition under USEF rules. However, not all national trainers may be comfortable keeping such a log, and owners may have to decide as to what level of documentation of medication administration is desirable to them.

Conclusion

While horse care requires getting mud on your boots and dust off the horses, the administrative aspects are no less important. 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.

Have questions or need legal help with your next horse transaction? Leone Equestrian Law is available for consultation at 201.444.6444 or info@equestriancounsel.com. Visit equestriancounsel.com or Leone Equestrian Law on Facebook for more information.