

## LEGAL HE'S A LIABILITY



**Q** My elderly horse is too old to insure (he's 26) but I'm worried what would happen if he broke loose from his field and caused an accident or if I fell off on a hack and he bolted. Do I need some kind of public liability insurance to protect myself in the event of something happening?



### Hanna Burton

is a lawyer with Horse Solicitor, which specialises in serious injury cases - visit [www.horsesolicitor.com](http://www.horsesolicitor.com)

While some insurance companies refuse to cover elderly horses there are still many that do - I have a 29-year-old horse and he's insured. It's important you get cover, particularly public liability. If your horse were to break out of a field, or bolt on a hack, you could be held personally liable for any injuries, property damage and financial losses caused.

Also, any assets you have could be taken to pay for a public liability claim; eg, the forced sale of your home or the claimant could obtain an attachment to your earnings.

## FEEDING FIBRE FIRST?

**Q** I think horses can survive on a simple diet of forage and not much else, whereas my friend feeds her horse huge amounts of hard feed, even though he doesn't do much work, as she says this will keep her horse's digestive system healthy. Who's right?



### Katie Williams

Msc (Dist) Bsc (Hons) is a nutritionist for Dengie

The horse's digestive system has evolved to function most efficiently when it's trickle fed with an almost continuous stream of high fibre material - hence the basic rule of feeding little and often. This is in contrast to carnivores who consume large meals infrequently. If we 'meal feed' horses we reduce the amount of time they spend eating, which has negative effects on the health of their digestive systems.

However, a forage-based diet should be supplemented with a broad-spectrum vitamin and mineral supplement, particularly at times when conserved forage such as hay or haylage is being used. This is because UK soils tend to be low in selenium and copper, in particular, and plants reflect the soils they're grown on. Therefore a forage-only diet could

be low in these essential minerals. Feeding a vitamin and mineral supplement alongside forage will help to ensure the diet is balanced.

### HIGH ENERGY FIBRE

It's often assumed that if a horse is in harder work or doesn't hold weight well then cereal-based feeds have to be used. However, there are fibre-based feeds that can provide plenty of energy without having to use cereals.

Alfalfa and sugar beet are two feedstuffs that provide good quality fibre with plenty of energy to meet the requirements of most leisure horses. These will need to be fed in larger volumes as they are light and fluffy and so take up more space in the bucket compared to cereals. As they're fibre based they won't upset the horse's digestive system and so it's OK to feed large amounts of these at one time.

So, to sum up, if your friend is feeding lots of fibre-based feeds in the bucket then she's actually not doing anything wrong as such, but if she's feeding lots of cereals then that wouldn't be considered the healthiest thing for her horse's digestive system.

### KATIE SAYS

A high forage diet is generally accepted as the healthiest way to feed as there's lots of research to show that feeding cereals increases the risk of problems such as colic, gastric ulcers and laminitis