



Advice to help you feed, manage and care for your horse This month: loans, electrolytes, feeding for weight gain, and coping with filled legs

## **LEGAL WORRY-FREE LOAN**

Q I'm keen to get a loan agreement drawn up and signed before my friend takes over responsibility for our pony, but she's laughed it off, saying we don't need to be so formal. Should I press this matter and insist everything's in writing?



Hanna Burton Lawyer with Horse Solicitor

You're right to be keen to ensure a loan agreement is drawn up prior to your friend taking over responsibility of your pony, especially as having a dispute with a friend can often be more difficult than if you were to fall out with a complete stranger.

A loan agreement avoids any future misunderstanding that may arise over issues such as payment of veterinary bills, terms of use and payment of insurance, etc.

You're placing a great deal of trust in your friend by allowing her to take on your pony, and having the terms of the loan documented in writing will give you legal protection in addition to peace of mind. Plus, you'll be able to refer to the loan agreement should a dispute arise. It should stipulate, for example, the standard of care that your friend should provide to your pony and the duration of the loan.

Download a sample loan agreement template, for free, from the British Horse Society's website – www.bhs.org.uk

