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Information on Buying a Horse

The information below is a guide for people looking to purchase a horse or pony.

The decision to purchase a horse must not be taken lightly- all costs and responsibilities must be considered.

Day to day costs, as well as unexpected costs (like vets fees) should be carefully calculated for affordability before the final decision is taken.

Many potential purchasers take the option of loaning a horse on a share, part loan or full loan basis before deciding to buy their own. This way there is less financial commitment and you can see if horse ownership is really the right direction to go in. If not the loan agreement can be ended at no loss to yourself.

Finding a Horse or Pony

- **Where to Look** A good place to start is to ask around your local horsey friends, contact local riding clubs or ask your instructor. Personal recommendations are always a preferred method of buying a horse, particularly if the vendor of horse is known personally to you or an associate. If you are looking for a particular type of horse or pony you may need to look further afield. Many equine websites offer local searches to find horses in your area but be prepared to take some time in searching through the hundreds of adverts you are likely to find, especially if you have quite a broad search range.
- **The Advert** Take your time looking through adverts and only respond to adverts where you think the horse would genuinely suit what you are looking for. When replying ask any necessary questions to find out more about the horses suitability for you and ask for additional photographs if necessary. Try to gather as much information about the horse as possible.
- **Be Honest** There is no point in misleading owners as to your ability and experience. Be honest about your riding experience and knowledge of horse care. If you mislead owners you may well end up taking on a horse which is unsuitable. If you place a wanted advert for a horse ensure you are honest and give plenty of information about your ability, experience and the sort of horse you are looking for.
- **Private Sale or Dealer** Many of the horse magazines and website feature traders and producers who sell horses as a profession. There can be good and bad sides to purchasing from a dealer. Often a dealer will have more than one horse suitable to your requirements so in one visit you would be able to view a selection of horses. Many reputable dealers will happily offer a return or exchange service if a horse is not suitable, although many do not so it is important to clarify this. However prices for horses from dealers are often considerably

higher as they have to consider their costs of training and keep of the horse. They have often also had the horse for a short while so do not know the horse as well as one you may buy from a private seller which will have often been owned for some time. Often private sellers have a considered interest in the future of their horse so will make greater effort to ensure that they find the horse a perfect home, and have more of a reason to be honest about the horses capabilities and nature. In all cases it is recommended to get a proof of purchase or receipt from the vendor should you purchase a horse from them.

- **Use of the Horse** Ensure that in your adverts, and upon contacting vendors that you are clear as to what you want to use the horse for. There is no point in you buying something described as a gentle hack if you really want something to jump, similarly there is no point in buying a competition horse if you just want to go for leisurely hacks around the countryside. Find out from the owners what each horse is suitable for or has previously been used for and assess if this meets your needs.
- **Choosing the Right Horse** Ensure that you do not rush into making a decision to buy the wrong horse. Make sure you are met by all horse owners personally. If you decide to purchase a horse it would be advisable to have ridden it at least two or three times in various situations, such as on the road, in open countryside and so on. Make sure you handle the horse as much as possible on the ground, in the stable and around the yard. Do not settle for the best horse you are offered if you still do not feel it is the right one for you.

Viewing a Horse or Pony

- **Check the Horse Over** When viewing potential horses for the first time it is a good idea to take your riding instructor or an experienced friend with you for a second opinion. Have a general check over of the horse to ensure it is in good health and condition. Feel for any unusual lumps or bumps or any signs of soreness.
- **Observe** Watch the owner handling and grooming the horse, tacking up and his reactions. Watch to see if they are nervous or comfortable with the horse and how the horse reacts to the handler. If possible request that you see the horse be brought in from the field, and not in and groomed awaiting your arrival. Ask to see the horse being walked and trotted in hand to see how well it moves.
- **Ask Questions** Do not be afraid to ask questions about the horse, as silly or minor as they may seem. It is important to find out as much about the horse, its behaviour and background as possible. Some questions you may like to ask are:
 - Is the horse registered with a breed society and is it's parentage known or recorded?
 - How old is the horse. Does this fall in line with dates given on the passport?
 - When was the horse last wormed/ vaccinated/ teeth rasped/ shod?
 - How long has the horse been with its current owner?
 - Has the horse ever competed or been affiliated/ registered with any societies?
 - How does the horse load and travel?
 - How does the horse behave out on the roads and in open countryside?
 - Are there any vices or behavioural problems that you should be aware of?
 - Has the horse ever had any ongoing/ recurring illnesses or serious injuries/ accidents?
 - Does the owner know any of the horses history prior to their ownership?

- **Ride the Horse** Before riding any horses it is advisable to request to view the owner riding it first. If you feel confident have a go yourself. Ride the horse at all paces and see if it stops and starts and is smooth in all transitions. Do remember that it is the first time you have ridden the horse, and the first time the horse has been ridden by you so you should give some allowance for this as to the way of going and responsiveness. If you are not confident in jumping the horse ask the owner to put the horse over a few jumps so that you can see how he reacts and how comfortable it is over fences.

Is the horse sane and sensible to ride and will it stop when asked from all paces. If possible ask to take the horse out onto the roads in company to see if he is spooky at all and to give you a chance to ride the horse down open tracks or countryside. Ask to see the horse worked from the ground on the lunge to see how he moves and works on a circle.

If there are any problems with the horse under saddle is this likely to be something that could be worked right with further schooling or tack changes. If you have taken an instructor with you to view the horse they would be the best person to advise you on this. If possible take someone along to video you riding the horse so that you can watch this back later.

If you like the horse do try to ride it as many times as possible in different situations, differing weathers, different surroundings- such as hacking out alone and in company- view it competing if possible and so on to see the horses reaction to as many different circumstances and situations as possible.

- **Potential** Only buy a horse as described 'great potential for....' If you have the ability to bring out that potential, a young, bold and inexperienced horse can easily get out of hand with an inexperienced owner. You will have to invest a significant amount of time and money in further training to realise the potential.
- **Verifying the Passport** All horses should be sold with a passport- it is illegal for it not to be. Upon the first viewing request to see the passport which should be willingly given over by the vendor. Have a look through the passport to check that the ownership details are correct for the vendor and check that the drawn description of the horse meets that of the horse you are viewing. Query any discrepancies with the vendor.
- **Sale Inclusions** Check with the vendor what would be included in the sale and ask to see the condition of these items. Often this may depend upon the agreed price but usually horses will be accompanied by basic tack and rugs, other may come with nothing at all. Be prepared to purchase any necessary items which are not included and factor this in when negotiating the purchase price.

The Vetting

- **Vetting/ Pre-Purchase Check** It is always advised to get an impartial veterinary surgeon to carry out at least a basic health check on any potential purchase. For the more cautious owner they may wish to undertake a full 'five star' vetting. Many insurance companies will require this to be carried out if you wish to insure the horse for more than £5000. The pre-purchase vetting/ check is a series of tests undertaken by the vet to determine the current soundness and health of the horse, and to identify any factors which may affect this

in the future. It is important to advise the vet of your intentions for the animal so that he can advise whether he feels the horse would be fit for purpose. The responsibility for the payment of the vetting lies solely with the potential purchaser.

Elements that may be checked by the vet would typically include the following:

- Listening to the horses heart, lungs and gut sounds,
- Examination of the horses eyes and dentition,
- Examination of legs and joints,
- A survey of the horses general conformation and condition,
- Viewing the horse walked and trotted in hand to determine how well the horse tracks up, any unsoundness or conformational defaults,
- Application of pressure onto the hooves to test for sensitivity and any signs of disease such as laminitis or navicular,
- Flexion tests to determine if any limbs or joints may require further investigations with x-ray or other investigative measures,
- Diagnostic x-rays of the front and rear fetlocks, front feet and hocks,
- Bloodwork to determine the presence of metabolic disease, thyroid problems or use of masking drugs,

It is important to get a vetting carried out sooner rather than later as a horse that fails a vetting for one reason or another should be seriously reconsidered as to whether to proceed with the purchase and you do not want to fall in love with a horse that then fails a vetting. The seriousness and any implications of any highlighted issues must be discussed with the vet as some reasons for failure may not affect the horses suitability for your requirements (i.e a slight lameness or arthritis could be accepted in a broodmare or companion but not in a competition horse).

The role of the vet is not to simply pass or fail the horse, but to advise the potential purchaser about any abnormalities or concerns which would need to be taken into account should the horse be purchased.

Making Arrangements

- **Leave a Deposit** Once you have decided you would like to buy the horse and a price has been negotiated with the vendor it is always recommended to pay a small deposit. This will cover you in the eventuality that the vendor keeps the horse on the market and prevents them from taking an offer from another party. Ensure a receipt is provided for any deposit that may be paid.
- **Have a Trial Period** If the vendor is willing, agree a short trial period before purchase. Some vendors will happily agree to a trial period of full loan with a view to buy but others may not. However it may be possible to arrange a trial period of a week or so with the horse in situ at its current yard. Do agree with the owner though as to whether or not the horse will remain to be advertised and viewed during this period.
- **Find a Suitable Yard** Once purchased, or a decision to purchase has been made you are likely to need to find a suitable livery yard for the horse. Ensure that you find a yard which will meet both yours and the horse's needs. Be prepared for the vendor to want to visit and

inspect the yard prior to the horse being moved. Often the horse may be able to stay at its present yard for a period of time in order for you to find a suitable yard.

- **Horse Details** Make sure that upon handover the owner gives you clear information regarding the horse's normal care and routine. You should have access to information on feeds, hay requirements, supplements, medication and so on. You may also need to know certain information in order to pass this to your new yard- worming routine, vaccinations, farrier, vet and so on so ensure that you find this out from the vendor.
- **Get the Passport** Once you have purchased the horse, ensure that you are given the passport on the day of collection or delivery. Do not accept the horse without the passport. Fraudulent sales can be made using invalid or false passports which are never passed on so do be aware of this. If possible request a photocopy of the passport cover when first agreeing to a sale.
- **Arrange Transportation** Arrange a mutually convenient time for you and the vendor for the horse to be collected or delivered and try to keep the process as calm as possible for the horse.

The Purchase

- **Sold as Seen** Many vendors will be happy to provide a receipt for the horse and it is not uncommon for them to sign a receipt as 'sold as seen'. This is basically the vendors way on indemnifying themselves against any comebacks with regards to the horse. Ensure you get and keep the vendors full name and contact details. If buying from a dealer ensure beforehand that you have checked any return or exchange policies that they offer and be sure to get written evidence of this.
- **Getting paperwork in Order** As soon as the payment is made the horse is yours. Ensure that as soon as possible you send off the passport to have the ownership details updated. You must also ensure that the horse is insured from the day of purchase and that you appoint a veterinary surgeon or farrier as soon as possible.
- **Keep in Touch** Many horse owners like to keep in touch with their old horses and like to hear from their new owners as to how they are settling in.

IMPORTANT

This information as provided above is intended to provide guidance and areas for consideration for those intending to enter into such arrangements. Anyone proposing to enter into such a written agreement should take consideration and their own legal advice as to their particular circumstances.