

## Information on Loaning a Horse (for the Loaner)

The information below is a guide for rider's looking to take a horse or pony on a full loan, part loan or share basis.

Loaning is a popular solution for people who do not have the time or finances for their own horse, or as a stepping stone for those looking to test the water before purchasing their own.

There are various options. You can share or part loan- where you take over care of the horse for a number of days per week, often for a nominal sum towards shoes or feed or in exchange for yard duties or care of the horse.

Others opt for a full loan- an agreement whereby the loaner has full responsibility and use of the horse for a set period of time and the horse is generally moved to a yard of the loaner's choice for the duration.

Additionally there can be an agreement made for loaning with a view to buy where the loaner takes the horse on an extended trial period of full loan and at the end of this period the horse is either returned to the owner or purchased by the loaner.

All loan agreements will differ depending upon individual situations and it is important to consider all factors and options before making the decision to loan out your horse.

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- **The Advert** Take your time looking through adverts and only respond to adverts where you think the arrangement and 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.
  - **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 loan horse ensure you are honest and give plenty of information about your ability, experience and the sort of horse you are looking for.
  - **Choosing the Right Horse** Ensure that you do not rush into making an agreement for the wrong horse. Make sure you meet all horse owners personally and ride any potential horses at least once. See the horses being handled and ridden by the owner if possible. Do not settle for the best horse you are offered if you still do not feel it is the right one for you.
  - **Check the Horse Over** When viewing potential loan horses 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 and ensure that you ask of any illnesses or injuries that may affect the care or exercise of the horse

- **Have a Trial Period** Do not commit yourself to too long an agreement initially. Give yourself and the horse owner a trial period to ensure that you are capable of handling and riding the horse and that the arrangement will work out for both of you. Ideally make sure that you ride the horse a good few times before any final agreements are made.
- **Find a Suitable Yard** If the loan agreement means that the horse can be moved to another yard, ensure that you find a suitable yard which will meet both yours and the horse's needs. Be prepared for the horse owner 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 so this may be a more suitable option if the yard suits your needs and suits the horse.
- **Use of the Horse** Ensure that in your adverts, and upon contacting potential loan horse owners that you are clear as to what you want to use the horse for. There is no point in you loaning a gentle hack if you really want something to jump and take to shows, similarly there is no point in loaning 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 and assess if this meets your needs. Also ensure that the horses is insured for any activities you intend to partake in and that clear agreements are made if you intend to compete the horse.
- **Make an Agreement** Most importantly ensure that you have a clear and written agreement stating the terms of the loan or share. For some loan agreements there may be a financial payment due to the owner, other loans may be given simply in return for care of the horse and for full loan agreements the loaner usually agrees to take over all costs of the horse. This is something that needs to be clearly defined in the agreement. This agreement forms a legally binding document between both parties and both parties should retain a signed copy.
- **Keep the Owner Updated** For full loan agreements it is common that as part of the contract the owner requires the ability to make periodical, unannounced checks to visit the horse to ensure it is in good health and being cared for in a suitable manner. It is also advised to keep the horse owner updated with news of the horse.
- **Horse Details** Make sure that the owner gives you clear information regarding the horses care and routine. You should have access to any required feed, bedding, equipment and so on and all should be labelled clearly. Also ensure that the owner leaves emergency contact details for themselves, the vet and farrier.
- **Be Flexible** It is important that there is flexibility in any agreement. There may be occasions through illness, holidays or personal reasons that either yourself or the owner may not be able to carry out their responsibilities as per the agreement. In such cases both parties should be prepared to be flexible and assist with alternative arrangements.
- **Ending the Agreement** All agreements will come to an end at some point. It is important to realise if an agreement is not working out, particularly if it is being detrimental to the horse. All agreements should involve information regarding the termination of the agreement, such as a notice period, and these should be abided by.

**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.**

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