



ST DAVID'S EQUINE  
VETERINARY SURGEONS

# ST DAVID'S EQUINE PRACTICE

# NEWSLETTER

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## SPRING LECTURES

Thank you to everyone who supported our Spring lecture series during February and March. They were a great success and very well received by those who attended. We managed to raise £222.71 for the Torbay and District Riding for the Disabled Group, so thank you for your generosity. If you have any topics you would like us to cover during next year's lecture series, please let us know. Also, following the success of our foal tutorials we are planning more talks and demonstrations in this format so watch this space for subjects and dates.

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## The St David's Equine Worming Scheme

Many of you will already be aware that for some time we have run a worming scheme for our clients. The scheme is run by Claire, our equine office manager, and it aims to:

- Give you access to preferential and very competitive prices for the full range of equine worming products. This gives you confidence that you are getting the best deal.
- Take the worry out of worming your horse. We send you the number and type of wormers you will need for each of your horses at the time they are required.
- Demystify worming your horse by giving you free advice on which worming product to use and when to use it. This advice is based on the latest veterinary research and is independent of the pharmaceutical companies that produce the worming products.

Give you peace of mind that your horse has been treated appropriately for all the main equine worms.

### Competitive Prices

Due to the large number of clients that have signed up to the scheme we have been able to negotiate very favourable terms with the suppliers of worming products which allows us to offer you prices that are very competitive. We review our prices every 6 months to check that they remain competitive with other outlets. The more of you that use the service, the greater our negotiating power with the suppliers of the wormers and the better the prices that we can offer you.

### Making sense of the products available

There are a bewildering number of worming products available and making sense of these is not always easy.

- Many apparently different products with different brand names contain the same active ingredients as each other (there are only five main worming drugs regularly used in horses but a multitude of different brand names). Often the prices of products vary wildly even though their action and active ingredient is directly equivalent.
- Some active ingredients are more active than others against certain worm threats and so will be more appropriate to use in some circumstances.
- There is widespread resistance to the active ingredients contained in some worming products.
- Worming with certain products at certain times can actually increase the risk of disease due to worm damage (for instance there is some evidence that worming a horse that has a bad infestation of small redworm larvae can activate dormant small redworm larvae and actually increase the risk of disease in that animal).

There are now a number of products that contain more than one active ingredient with different actions (normally a product to treat roundworm and another to treat tapeworm). These products are useful at certain times of year, but worming for tapeworm is not required more than once or twice a year in most circumstances while roundworm treatment is normally required more frequently. (continued on page 2)

### NEVER MISS AN ISSUE OF THE NEWSLETTER!

Currently our equine newsletter only goes out to those clients who have had work done in the month preceding the newsletter issue. Obviously most clients don't have us out every month so if you enjoy reading this newsletter and would prefer to receive it in PDF format via e-mail, please send an e-mail to [alison@stdavids-vets.co.uk](mailto:alison@stdavids-vets.co.uk) putting **newsletter** as the subject.

We survey the products available and compare all products with the same action and same active ingredient in order to get the best deal for our clients.

### The main elements of our worming plan

To provide optimum protection a worming plan must address the main worm threats each year at the time most appropriate to treat them:

- One or two treatments for tapeworm each year. The timing of this is not critical, but tapeworm treatments are normally carried out in spring and autumn.
- A treatment for dormant small redworm larvae in winter.
- A treatment for bots in the winter.
- Regular routine treatment for adult roundworm during the grazing season.

Appropriate rotation of wormer types to minimise the build up of resistance to wormers by the worms.

- It is always preferable that all horses on a yard are treated with the same product at the same time. This reduces the risk of the build up of worms on pasture and the risk of a treated horse being re-infected by worms from an untreated grazing partner.

We recommend that you worm any new horses entering the yard before they go out to graze. They should then remain housed for 24 hours after worming before going out to pasture.

### How does the plan work?

We will agree a worming plan with you in advance and take a

note of your horses' names and an estimate of their weights. We will then send you the number and type of wormers that you need when they are needed. All you need to do is to administer the doses when they arrive!! If you prefer, you can pick your wormers up from the surgery.

We ask you to pay for the wormers received within 7 days to take advantage of the preferential prices we offer on the scheme. This is because the prices are deliberately kept low and consequently we cannot offer credit on them.

### Strategic Worming

We are also happy to give advice on strategic worming of those horses at lower risk of worm infestation. The mainstay of strategic worming is normally regular analysis of faeces to look for evidence of roundworm infestation (checking for worm eggs every 3 months) and blood testing every 6 months to check for evidence of tapeworm infestation. Horses are then treated if evidence of infestation is found.

We offer these tests through the practice and free interpretation of the results by one of our veterinary surgeons. Although we can run the tests in house, we generally send them to the parasitology unit at Liverpool University. We like to support this unit as they are doing valuable research into equine parasites, testing methods and recommended treatments. The money they earn from testing goes towards this important research and their advice is independent of the drug companies.

### How can you find out more?

If you would like to join our worming scheme, or would like to find out more, please contact Claire in the equine office on 01392 876622 (option 2)

## UNDERSTANDING EQUINE INSURANCE

### Insurance Policies – your horse and what they cover

Insurers are offering a 'High Risk' insurance cover for your horse and, therefore, the premiums reflect the cover offered. The high-risk nature of horse insurance has led to many companies dropping out of the market.

Equine insurance is an 'annually renewable insurance' and each year the company are able to re-assess the risk and make any conditions they want to the new policy. You are also free to change company.

Pre-existing conditions will be exempted from cover even if they are only revealed to the insurance company later. At the time of a claim, we will often be asked for the full clinical details of the horse. We are obliged to provide this information to an insurance company (but not to any other party).

### Loss of Animal

Loss of animal pays the insured value of the animal (which can be adjusted if it is shown that the true value

is less than the insured value) if.....

1. It dies (a post-mortem examination will need to be done).
2. The animal has to be euthanased due to an incurable disease which causes the horse such distress that it has to be euthanased without delay (there are very specific British Equine Vet Association conditions covering this).
3. If euthanasia on humane grounds is required, you must contact the insurance company at the earliest opportunity to allow the possibility of a second opinion on behalf of the insurance company.

A post-mortem examination will usually be required.

### Permanent Loss of Use (PLOU)

If it can be proven that the animal has an injury/illness that is likely to permanently prevent it from participating in the type of work that it is insured for, you should

have a claim. This may only repay a percentage of the total value of the animal (see policy details). It does, however, not cover for behaviour, major blemishes etc. which could curtail a successful showing career. In order to fulfil conditions for a claim for 'loss of use', a full veterinary investigation will need to have proven the condition. A second opinion (on behalf of the insurance company) is often required. Following a successful claim for PLOU, the company will arrange (and pay for) a freeze-brand to be put on the left saddle area. This will be an 'L' in a circle and is used to prevent the future sale of the animal without declaration of the permanent defect.

In order to start PLOU insurance, a recent full 5-stage veterinary examination certificate will have to be presented to the insurance company so that they can assess the risk (and therefore the policy costs and conditions).



*A 5 stage vetting will be needed to start Loss of Use Insurance*

### **Veterinary Fees cover**

This allows for the re-imburement of veterinary fees incurred by the owner. The owner is responsible for paying the initial threshold amount at the start of the claim, above which the company will either reimburse your payments or make payment direct to the vet. This can be the simplest way of arranging payment, so ring Claire in the office if you need some guidance. This insurance does not cover routine preventative care (teeth, vaccinations, wormers etc) and policies vary enormously in the total amount of cover provided. Remember that surgery for colic, arthroscopy etc. can be very expensive by the time all attendances are added together. Equally, major wound repair of the lower limbs can involve a lot of expense with the use of dressings over a long period of healing.

### **Veteran Policies**

Many policies for older horses have restricted liabilities and will only pay vet fee cover for illnesses and injuries that have arisen from an 'obvious external cause'. So this will not cover the investigation of os-

teoarthritis etc. This is a significant restriction in the cover of older horses. If you continue with your present company, it will often maintain full cover on the horse before changing it to a veteran policy to a greater age than if you start with a new company.

### **Referrals and Surgery**

Most policies require the insurance company to be notified and give their permission before referral to specialist centres or before surgical procedures are undertaken. In practical terms, it is wise to let the insurance company know before any expensive procedure is undertaken.

### **Renewal of Contract**

You have a duty under the terms and conditions to inform the insurance company of any significant changes to the health of the animal during the previous year. You will always be asked to sign a declaration of health at renewal and if it is found that this is false, it will prejudice any future claim. Companies may include any conditions that they like at the time of renewal. If you feel that they have imposed unfair conditions, tackle the problem straight away. Don't leave it until a claim is likely. They may agree to amend conditions at this time. Generally they will exclude cover for conditions that have been claimed for in the previous year. The more specific the diagnosis of a condition, the more specific the exclusions will probably be.

### **Other related fees**

Physiotherapy fees, farrier's fees, transport and hospitalisation are all possible to claim for. Some (e.g. hospitalisation fees) may only be paid in part, whilst farrier fees may only be paid above the cost of normal farriery. Other ancillary costs may be covered if they are approved by the vet in charge of the case.

### **Cover for one incident**

Cover for one incident will normally last for 12 months from the time of the incident even if a renewal comes in that time. If it requires more time to establish whether you have a claim for 'permanent loss of use' this can often be negotiated with the insurance company. If two conditions are investigated at one time, it is usual for them to be counted as separate claims and therefore the owner is liable to pay for both 'initial excesses' (but you will have full fee amount cover for each condition).

This is a brief overview of equine insurance policies and cover. Please read your own policy carefully to check the full implications of the cover provided. Generally you will get the cover quality that the premium reflects. When taking out or changing policies, look carefully at details of quotes (including level of cover and exclusions) from various companies before embarking on a specific policy. All equine insurance companies have signed up to an agreement to provide 'clear and understandable English' in their policies.

# SPONSORED RIDER UPDATE - HELEN WEST

Whilst driving to Aldon last weekend, I mentally recited my numerous checklists over and over and eventually concluded that I could not have possibly forgotten anything major (i.e. saddle, jacket, boots) and that anything minor (i.e. stock pin, hairnet, whip) could be borrowed, even if it meant accepting that it would not be my 'lucky' one! Amazingly enough, the weekend passed without any realisations that essential items were nestling in the comfort of my tack room at home, and the only main replenishments needed before my next event were in the tea/coffee/biscuit cupboard in the lorry!!

I was very pleased with the way my first event went, and mightily relieved to finally be out eventing again which surely signals the end of a long and wet winter?! The cancellation of Bath & West the proceeding weekend meant that Aldon was the first event in the South West and everyone was out en masse. I felt desperately sorry for the organisers of Bath & West and all those that had helped prepare for the event, not to be able to then run due to the wet weather. It seems such a waste. Let us hope they have better luck for their autumn event.

Aldon was glorious and the conditions perfect. I rode 2 Pre-Novice horses on the first day, both of whom went very well and both collected prizes. Kellistown Rover (known as Murphy) who is owned by Lucy Egginton, finished on his dressage score of 28 and came 2<sup>nd</sup>. Eyford Fidelio (known as Edward) came 7<sup>th</sup> having just lowered 1 pole show jumping, but very pleasing especially considering they had not seen a cross country fence since autumn 2006. My horse Bailey went well in the Open Novice on the second day, scoring very well in



*Above: Bailey and Helen in action*

the dressage phase, storming around the cross country course clear, and apart from me having slight braking problems in the show jumping and lowering 2 poles in the last combination, jumped beautifully.

Work to be done on that phase before my next event at Belmont at the end of the month. I am due to have a show jumping lesson with Peter Murphy prior to this, so fingers crossed that he will have a few pointers for me and perhaps some advice on biting for Bailey. Watch this space!

On the final day of Aldon, I have to confess to feeling a little sad. As I was riding the youngsters at home I could not help but feel a pang of regret that I had sold my advanced horse Chaos at the end of 2006, and that I was not there to contest the Open Intermediate class. It was a really difficult decision to sell him, but he would have been 14 years old this season and realistically would have depreciated in value quite considerably. Sadly, with a mortgage to contend with I put my sensible hat on and felt that the time was right to let him go.

He went to a super lady in Sussex, who keeps in touch and regularly informs me of their progress, which is lovely to hear. It sounds as though he is totally spoilt and pampered, which I am sure he loves.

Having had a quiet winter, I am pleased to report that all has been good on the veterinary front, and much as I like seeing Tony Kaye it has to be good news that I have not seen much of him! No doubt that will change now that the season has started. I had a sudden panic the other day that a few of them are due injections in March, so with slight fear and trepidation I unearthed their passports and to my relief discovered that I had not missed them thank God! It is so easily done, and very frustrating to have to start the course over again. I have actually made a note in my diary now of when they are all due, so hopefully this is the start of my new found efficiency in this field.

I also realised last month that my 2 foals (born last June and July) do not in fact have passports. They are so fluffy having grown vast winter coats, that it was quite a job finding distinguishing features for their identifications!! After much fidgeting and insistence that they could help by eating the diagrams, they were documented and had their DNA samples taken. All that is left now is to think what to call them for their registered names. 'Milly' is by Mill Law (which offers many variations on the theme 'Law') out of my advanced mare Hollyhill Jovine, whilst the other foal, who is yet to even have a stable name confirmed, is by Weld and out of Soulbury Amber (not so easy!). Both are fillies and any suggestions would be gratefully received!!

I am in the process of deciding what to do with the 2 mares – whether to put them in foal this spring or loan them to someone to breed from or even bring them back into work? I would dearly love to put them back in foal again, but it is very expensive and my biggest problem is not having enough land to just turn them away on. I am beginning to put a few feelers out to find somewhere for the foals to go in the spring as having wintered them at home in the cutest of New Zealand rugs, and the warmth and comfort of their own stable, they are now ready to go out when it warms up.

The yard is very busy at the moment and I am very excited about some of the youngsters I have. Hopefully some of them will go on to compete at high levels and this time next year I will have several intermediate rides. I am looking forward to contesting the Burghley Young Event horse series and also the PAVO breeding classes with the young horses, and hope to qualify them for the Championships. Bailey will be aimed at his first 3 Day Event this season, so I am very much looking forward to that too.

Very many thanks to St. David's for their continued support, the reassurance of having the backup of such a calibre of practice, is very significant and means a great deal to me.

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