

# EMERGENCY DECISION MAKING



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Time is of the essence when a horse has colic, especially if the case is severe and referral to a veterinary hospital is required. Any delay could potentially affect the outcome for the horse.

A stressful situation can be further exacerbated if plans have not been put into place beforehand. Creating a list of contacts and having a provisional plan is a lot easier to prepare in advance than during an emergency in the middle of the night.

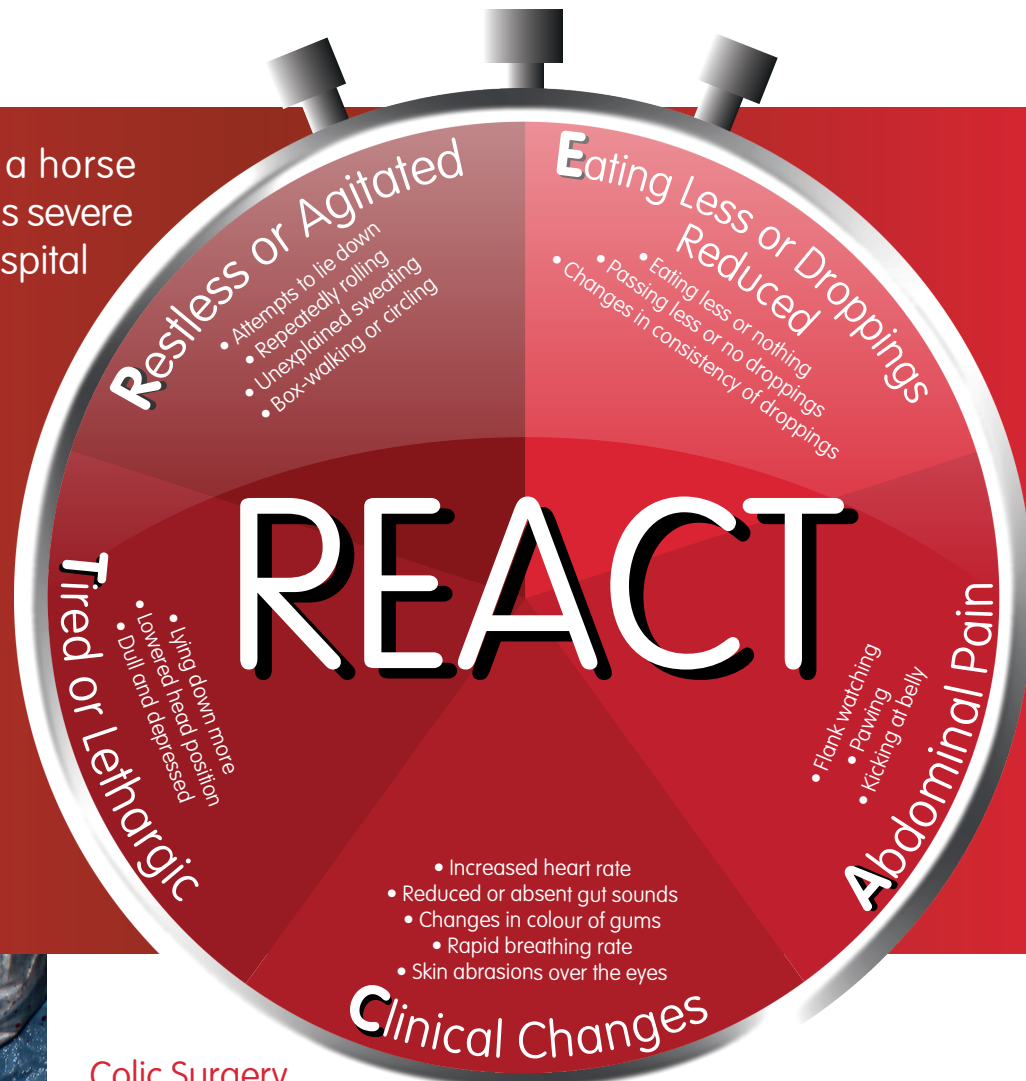


Photo: Dr John Burford

## Colic Surgery

Although a large proportion of colic cases can be treated at the yard, there are certain types of colic which will require surgery. The cost of colic surgery can be £5,000 or more; and this can increase further if complications occur. Sending a horse for colic surgery is a big decision and due to the rapid rate at which horses can deteriorate, a decision needs to be made quickly. There will be factors affecting this decision which include:

- The severity of colic
- The potential prognosis for the horse following surgery
- The cost implications

The thought of having to send a horse for colic surgery is extremely daunting. However having a provisional decision made in advance, should the worst happen, is a strong starting point. A delayed decision could affect the horse's chance of survival, potentially increase the aftercare costs and prolong the suffering of the horse. It is important the horse owner remains as calm as possible so it can be helpful to have a friend or family member ('colic buddy') that you can contact in an emergency to assist and accompany you to the veterinary hospital if you decide to proceed with surgery.

## Insurance

Insurance policies for veterinary costs provide a reassuring protection for many horse owners should colic occur. The decision to send a horse for colic surgery can be made easier with the knowledge that the cost will be covered up to the maximum amount stipulated by the policy. However, it is vital that the policy details and small print have been checked and fully understood at the time of purchasing and renewing the insurance. Horse owners should check the maximum amount the policy will pay out per incident and be prepared to pay any additional costs not covered by the policy or those over and above the policy limit. Not all insurance policies cover colic; in particular veteran plans frequently have colic as an exclusion.

It is important not to delay taking a horse to the veterinary hospital if you cannot contact your insurance company. Generally insurers are used to these instances but request that they are informed of the referral at the earliest opportunity. This is one of the reasons why it is vital to ensure you are aware of the cover that your insurance policy provides for your horse. In particular, insurance policies will not cover any condition which is pre-existing to the policy (a condition which was present before taking out the insurance policy). If the insurance company declines to support the insurance claim, the outstanding bill will be the responsibility of the owner to pay.

Following a claim for veterinary treatment, the majority of insurance companies will cover the costs of associated treatment for 12 months from onset of when signs were first noticed or until the maximum amount for that claim has been settled, whichever comes first. After this time, insurance companies may place an exclusion on the policy which may prevent any further cover for the specific diagnosis and any condition related to it. Therefore, any colic episodes in the future are highly likely to no longer be covered and all associated costs will have to be paid by the owner.

### What happens if the owner is not contactable?

In the absence of a horse owner, deciding whether a horse should be referred is almost impossible if no guidelines have been left. Livery yard managers should ensure they obtain the instructions from all owners for what they want to happen with their horses in the event of an emergency. Circumstances can change so any amendments should be communicated to the yard manager. Where possible, close friends at the yard or family members should also be notified of the instructions and be prepared to attend to the horse to represent the owner. In addition, notifying your veterinary practice of your instructions will also greatly assist the visiting vet.

Having thought about emergency plans in advance will ensure the most effective response. Preparing for emergencies and ensuring key people know your plans will help prevent a lot of stress for everyone involved and most importantly safeguard your horse's welfare.

## Emergency Transport

Those owners fortunate enough to have their own transport should ensure the vehicle is well maintained so that in the event of an emergency it is ready and safe to use. Where possible, practice loading your horse so should an emergency situation occur, your horse is trained and not resistant to being loaded.

Horse owners who do not have transport are strongly advised to source reliable, experienced transport companies in advance whose operating hours are 24/7. Creating a list of reputable companies will prevent a delay and a panic trying to locate a transporter who is able to attend immediately. The cost of transporting a horse to the veterinary hospital may not be covered by the insurance policy, so the horse owner should be prepared to pay the transport fees.

The law states that the horse's passport should accompany the horse when being transported unless in the event of emergency veterinary treatment. Ideally the passport would travel with the horse but do not delay the horse's journey while you search for it. If necessary somebody else can bring the passport for you later, the veterinary hospital will need to see it. You should, though, keep the passport somewhere that is easily accessible.



For more information and to view the 'Prepared to REACT' video please visit: [bhs.org.uk/colic](https://bhs.org.uk/colic)