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In Case of Emergency



Horses are by their very nature prone to create emergencies at the worst times. Being prepared for your horse's latest attempt at pasture/stall remodeling or win in the local eating contest can make these periods less stressful. Below are some of the things which need to be planned for before an emergency occurs.

Basic Care. Knowing typical vital signs for your horse can often tell you the difference between bad and really, really bad. It is important to check them when your horse is normal to establish baseline values. Have a good first aid kit available with the necessities to bandage a cut, clean a wound and provide pain relief (either Banamine or Bute). Emergency numbers posted in a prominent place or saved in the cell phone will make finding them easy.

Transportation. In certain cases, your horse will need to be transported quickly and efficiently to the nearest referral hospital for intensive care or even surgery. If you have a horse trailer half the battle is over. You should remember to practice loading/unloading periodically so your horse is not relearning this skill during a stressful time. If you do not have a trailer, contact friends or neighbors to form a list of available trailers for use on short notice. It is a good idea to have two to three options in case someone is out of town or unreachable. Commercial haulers are an option but most have to come from Ocala, adding at least an hour, and charge an emergency fee for short notice.

Financing. We all know horses are not cheap. A medical or surgical emergency can quickly reach into the thousands. Insurance

will often cover these bills, minus a deductible. Insurance companies usually require mortality coverage with medical and surgical coverage available as add-ons. Most insurance companies have you pay the bill at time of service and they reimburse after all charges have been submitted to them. Be aware that if your horse is insured they often require yearly exams and notification in case of any illness or injury requiring veterinary care.

PreventiCare is offered by Pfizer to horses on their daily StrongidC dewormer. If you meet the criteria of the program they will pay for colic surgery and most aftercare. They will not cover medical colics or problems other than colic. They do, however, offer great peace of mind should colic surgery ever become a necessity.

Care Credit is a health care credit card accepted at the University of Florida and several of the referral hospitals in Ocala. Care Credit finances your final bill with numerous options regarding time frame and interest rate. They are usually a better option than regular credit cards.

Finally, if you have financial discipline, a savings account for your horse is a great option. We recommend at least \$5,000 be readily available.

Health Surrogate. Ok, we don't need to get quite that formal, but deciding how far you are willing to go both financially and medically can make decisions easier. It is also important to let either us or caretakers know of your wishes. If you are unreachable we need to be able to make decisions for you. Feel free to call us for help formulating your plan for emergencies.