



Horse Sense



Understanding & Avoiding Your Horses #1 Enemy: COLIC

Most horses are aware that colic can be a scary occurrence. In fact, it is the leading cause of death of horses. The best way to avoid colic is to *understand* it; what causes it, how to detect it, and how to fix it if it does happen.

What exactly is colic?

Colic is defined as *severe abdominal pain caused by spasm, obstruction or distention of any of the hollow viscera, such as the intestines*. It is not an illness, however an indication of illness.

Parasitism is also a commonly known cause of colic; circulation in the intestines may be disrupted by worm infestations or blood clots and dead worms, or bits of dead worms, may also cause blockages.

Most Common Causes

A lot of causes of colic in horses stem from their diet.

- Fine grains can cause colic because it can pack together and cause blockages in the intestine.
- Over-feeding
- Changes in feed, whether changing types or introducing new feed can be dangerous if not done SLOWLY.
- Feeding a horse moldy or rotten hay
- Irregular Feeding Schedules, such as feeding immediately after work or while your horse is still hot can cause your horse to gorge and over-feed itself.

Horses that are fed on sandy ground, or have access to a lot of sand may eat small amounts of it. After a while, those small amounts build up in the intestines and eventually cause your horse to be uncomfortable. Horses can hold up to 80 pounds of sand without showing symptoms of colic.

Knowing the Signs

- Excessive sweating or rolling
- Looking at, biting, or kicking at belly
- Changes in attitude, behavior, "depression"
- Lack of appetite
- Restlessness

NOTIFY YOUR VETERINARIAN IMMEDIATELY IF YOU NOTICE ANY SIGNS OF COLIC



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November 8-11, 2012

Corinthian Spotlight

This Issue's Spotlight is shining on...

DONNA MAGUIRE
Customer Service Rep.



Donna is the newest member of the Corinthian Team, working as a customer service representative focused on farm and liability insurance policies. When not at work, she can be found spending quality time with her daughter and husband, or chaperoning field trips to help out her daughter's school.

Donna grew up in a small town on the outskirts of Boston. She has been working in the insurance industry for several years and is a valued member of the team.



Advice Column

Please use the opportunity to ask general questions and get detailed answers from us. We know a lot about horses, farms, and the whole Equine business in general. Send us questions about coverages, horse concerns, and other horse or insurance related questions.

Q: My horse was injured, but the costs were small so I covered them myself. Do I still have to report the incident to the insurance company?

A: *Definitely. Any accident, illness or injury should be reported to the Claims Adjusters ASAP. It is important to do so, in case the incident leads to something larger that you need the insurance for. The company has the right to deny any reimbursement of an accident, illness or injury related to a previous, unreported injury.*

Q: I have a homeowner's policy. Will that cover any liability issues if I have my horses on premises?

A: *A lot of people call in and ask this question. The first thing you should do is call your homeowners company and ask them what the limits are. Chances are, getting a Private Horse Owner's Liability policy is a better choice because we provide higher limits for low prices. Generally, a homeowner's policy will have a limit around \$20,000 compared to our \$1,000,000 and \$2,000,000 policies.*

Q: How do I go about getting a release form? Can I get a sample?

A: *The best way to make sure you are protected against a lawsuit is to speak to an Equine Attorney about Release Forms. Although they can get a little expensive, they will make sure that you are lawfully protected.*

*Email questions to info@corinthianinsurance.com with the subject ADVICE COLUMN QUESTIONS.

Tell Others About Us and Win!!

Do you like money and free stuff? All you have to do is refer us to others that you know. Mention Corinthian to a friend, relative and colleague in need of insurance (ranging from Mortality, Liability, Farm owners, Life, Disability, Automobile, Homeowners, and more). Word of mouth is the best way to impress and attract new clients!

Don't forget to tell them to **mention your name** when they call in so we can enter you in our drawing for prizes!

Thank you in advance.

Breed of the Issue

This season's random "Breed of the Issue" is...

Warmblood

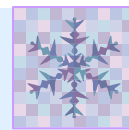


FALL CHECKLIST: Maintaining a safe barn & preparing for Winter

In New England especially, fall can be a tricky season. Although it usually doesn't have the frigid weather of winter, we can be surprised by snowfall as early as October. In order to prepare for the unexpected, consider some of these tips to help keep your barn safe.

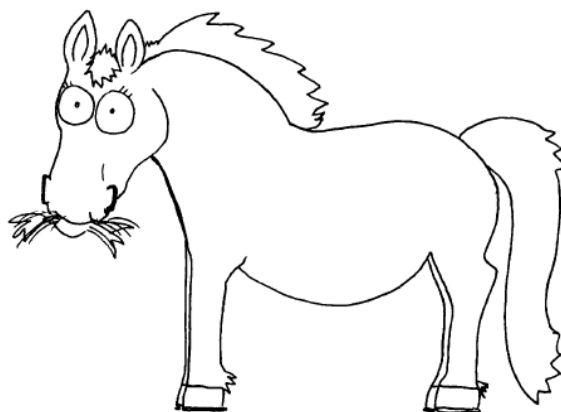
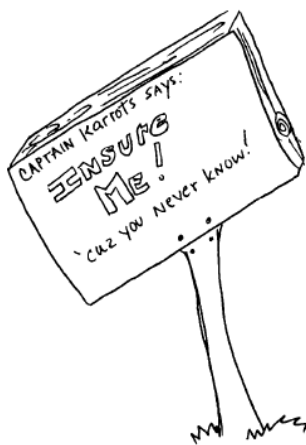
- Clean up all obstacles; jumps, poles, or whatever else might be a hazard if hidden by snowfall should be cleared and stored away.
- Clean up manure in the areas that horses most often stand. Slush or rain mixed with manure can turn into a very messy and slippery situation.
- Take advantage of the warm weather while it lasts; use the Fall to check and repair all fencing and look around for any other minor repairs that could be completed before Winter.
- Prevent ice hazards by filling any holes or ditches that you can find, especially in front of gates and doors. If there are hollows, water can sit and turn into ice.
- Set up heating system for water troughs. Horses are likely to drink less if their water is frigid, which could be dangerous and lead to colic for horses that eat a lot of hay.

Keeping Your Horse Happy During the Cold Winter Months



Winter can be dreadful for all types of species; humans included. We get sick, our accessibility is limited, and sometimes we are forced to go to the supermarket to stock up in case of too much snowfall. Animals are the same; in fact many animals stock up on food and hibernate. With horses, their needs change also, which is why their owners must accommodate those needs to avoid dangerous situations.

1. Adjust feeding programs. As pasture quality or accessibility declines, consider increasing hay and concentrates. If your feeding doesn't include a mineral supplement, you should consider adding one. If your horse is kept outside, add fodder to your horse's diet to help them produce heat during digestion. It is important to ensure your horse gets all of the nutrients that are needed, but make sure to check with your Equine Vet before altering your horses diet and make sure to introduce any new feeds slowly to avoid colic or other digestive issues.
2. Have an Equine dentist check out your horses teeth; the inability to grind food properly will prevent a horse from getting all of the energy and nutrients it needs.
3. Plan to deworm after the first heavy frost. Use a wormer that includes medication to kill bot larvae, and continue deworming on a regular basis throughout the winter months.
4. Prevent ice hazards by keeping your horses hooves clipped. Clipped hooves will chip less, hold less snow and provide more grip on a slippery ground.
5. Use blankets if needed. During the wet, windy or frigid weather, a warm winter blanket will keep your horse warm and dry.



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