



Horse Sense



SPRING/SUMMER ISSUE 2011

Dear Clients & Friends,

Spring time is back, which marks the first anniversary of our *Horse Sense* newsletter. Hopefully you have found our newsletters to be helpful and entertaining. We will now be issuing 2 issues of *Horse Sense* throughout the year. This is our Spring/Summer issue. Hope you all enjoy it!

Kerryn Otto
Editor/Publisher



Don't Forget, *Corinthian Insurance* offers coverage for many different lines of insurance, including:

- ✓ Equine Mortality
- ✓ Private Horse Owner's Liability
- ✓ Commercial General Liability
- ✓ Farmowner's Insurance
- ✓ Homeowner's Insurance
- ✓ Personal Auto Insurance
- ✓ Commercial Auto Insurance
- ✓ Umbrella Policies
- ✓ Renter's Insurance
- ✓ Builder's Risk
- ✓ Life Insurance
- ✓ Disability Insurance
- ✓ Worker's Compensation

& more

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OUR OFFICE WILL BE MOVING!

Spring is the Season...For Breeding!



The *estrous cycle* controls when a mare is sexually receptive towards a stallion and helps her prepare the mare for conception. It generally occurs in the spring and summer months, although some mares may be sexually receptive through late fall. The cycle is triggered and controlled by the *photoperiod* (length of the day) and lasts about 21 days. As the day shortens, the mare is less sexually receptive. This period of time is called *anestrus*, which occurs in the majority of mares and prevents them from conceiving in the winter months.



The gestation period lasts for about 11 months. Most mares foal at night or early in the morning and prefer to give birth alone. Labor tends to last no more than 30 minutes. The mare will clean the newborn foal by licking, which also helps circulation of blood. Within the first hour of life, the newborn foal should stand up and nurse from its mother. Foals develop very quickly, gaining 1-3 pounds per day. They consume 15%-25% of their body weight in milk daily.



Other Baby Farm Animals..



& Also For Cleaning...

It is highly recommended that you remove the horses from the barn before sweeping and doing other cleaning.

CLEANING CHECKLIST: The Horse Barn

- Check stall walls and doors. Most likely they will need to be repaired due to horses kicking or chewing them.
- Sweep out the hay loft. Start FRESH! If the chaff is too dusty for the horses to eat, put it in the garden. It acts as great mulch.
- Wash all saddle pads, leg quilts and wraps. Use a mild detergent and rinse the items twice to avoid irritation.
- Sweep out those spider webs and cobwebs! These can be very dangerous in the event of a fire.
- Inspect your fences. It is always good to check the durability of fences after the winter to avoid any accidents.

Random Horse Facts

1. The first horse was called Eohippus (The Dawn Horse). It emerged around 60 million years ago, weighing only 12 pounds and standing 14 inches high. It had four toes on its front feet and three toes on its hind feet.
2. No horses existed in Australia until settlers brought them over during the eighteenth century. No early horse fossils have ever been found there.
3. The oldest horse on record is "Old Billy" who was a barge horse born in England. He lived to age 62, which is about 173.5 horse years.
4. Horses have 5 highly developed senses: taste, touch, hearing, smell and sight. They also have an enigmatic 6th sense, heightened perception, which is rare in humans.
5. A horse has an acute sense of smell that allows it to detect nervousness in a handler. They become nervous around the smell of blood.
6. Horses experience two kinds of sleep, SWS (short wave sleep) and REM (rapid eye movement), and they most likely dream. They need about 4 hours of sleep per 24 hours and can sleep standing up by a special arrangement of locking joints.

7 Most Common Feeding Mistakes

1. Paying too little attention to forage

The average horse's ration is primarily hay and pasture grass with modest amounts of concentrates. But frequently, little emphasis is placed on the quality of forage offered. Besides providing your horse with more nutrients, better-quality hay is also more economical. Poor quality hay contains less digestible fiber so horses have to eat much more to derive the same amount of nutritional value. And because it is less palatable, horses tend to leave more of it uneaten. On the contrary, good-quality hay rarely goes to waste. In fact, horses are likely to devour every last leaf and stem! (See *Good-Quality Hay* for distinguishing characteristics of good-quality hay)



2. Feeding by volume rather than weight

If you hold a coffee can filled with corn in one hand, and another coffee can containing oats in the other hand, you will notice a significant difference in weight. The corn is much heavier and also is higher in calories than other feeds. When feeding, it's the weight that matters, not the volume. Keep that in mind whenever you change feeds. Even similar feeds that have different manufacturers can be equal in volume but a pound different in weight.

3. Overloading the Grain Bucket

Grain and sweet feed are potent sources of energy. In fact, they contain many more soluble carbohydrates than most pleasure horses require. **Feeding a horse more concentrates than he needs can be harmful to his health.** The intake of too many calories leads to obesity, and high-starch grains have been implicated in a variety of health problems, including colic and laminitis. For most horses, the less grain fed, the better. However, for horses that undergo an hour or more of daily training, extra rations of grains or other concentrated feeds are necessary to maintain weight. Commonly, grain is fed twice a day—morning and evening, but it's best to break up the portion of grains into smaller portions, such as four or more mini meals per day.



4. Giving the wrong feed to the wrong horse

When shopping for feed, you'll find a variety of bagged feeds that are labeled for specific types of horses. All are formulated to provide the exact amount of calories and nutrition that those specific types need; but giving the wrong feed to the wrong horse can result in imbalances that can be harmful. For example, giving young horses adult food can cause abnormal growth because adult rations do not have the necessary mineral levels that young horses need.

5. Overloading Nutrients

A common mistake is adding supplements to feed without reading to see if the specific nutrient is already one of the ingredients.

6. Failing to include salt

Sodium and chloride—the components of table salt—are electrolytes that are essential to many bodily functions. These are the only essential nutrients that are not naturally present in grasses and grains. Horses have a natural appetite for salt and will consume what they need if they are given the opportunity, so placing a salt block in your herd's pasture is the easiest way of providing access to the nutrient. However, to insure that *all* of the horses are getting the salt they need, it may be better to offer loose salt in each individual stall. It is better to keep loose salt in a bucket rather than pouring it over the feed because the horse's need for salt may fluctuate daily.



7. Not offering enough free-choice fresh water

Providing more than one source of water can enable all of the horses—including the arthritic or low-ranking and easily bullied herd members, -to get the water that they need.

FACT: A single horse can drink over 5 gallons of water in a single day!

Corinthian Spotlight

This Issue's Spotlight is shining on...

SAGE FARM, LLC



SAGE FARM is nestled in a beautiful area of Dover Massachusetts, where they've been for 6 years.

They are a Dressage Training Facility, and also run a Children's Riding Program that features lessons, clinics, and in-house schooling shows for ages 9 and up.

During the Summer, they run a five day camp (Monday through Friday 9am-12:30pm) to teach children about building partnerships between the horse and rider, as well as basic horsemanship on and off the horse.

Horsemanship activities include: grooming, daily horse care, parts of the horse, tacking up, leading, and much more!

**OPEN HOUSE Saturday
5/21/2011 from 2pm-4pm.**

349 Dedham Street
Dover, MA 02030
(508) 785-9945



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: How much time after an injury or an accident do I have to submit a claim?

A: As your policy states, you are obligated to report ALL accident, injury, or illness to the adjusters. It is best to do it IMMEDIATELY after the incident, even if you have not received a bill yet. This will avoid any conflict if the injury were to result in further damage.

Q: My homeowner's policy covers the risk of my horses biting someone on my property, right?

A: You should probably check with your insurance company to discuss the coverage that you have for your horse. Most likely, if they do, it will be low coverage for a high amount of premium. Discuss with them and compare to a Private Horse Owner's Liability policy (PHOL). A PHOL covers you in the case of your horse(s) causing property damage or bodily injury to a third party. Sometimes, depending on operations, even a Commercial Liability or a Farm Owner's policy is best for you. Call for more information.

*Email questions to kerryn@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 or 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.

*Congratulations to Beth DiGiore for winning the Referral Contest this season!
Thanks for all of your help!*

Breed of the Issue

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

Trakehner

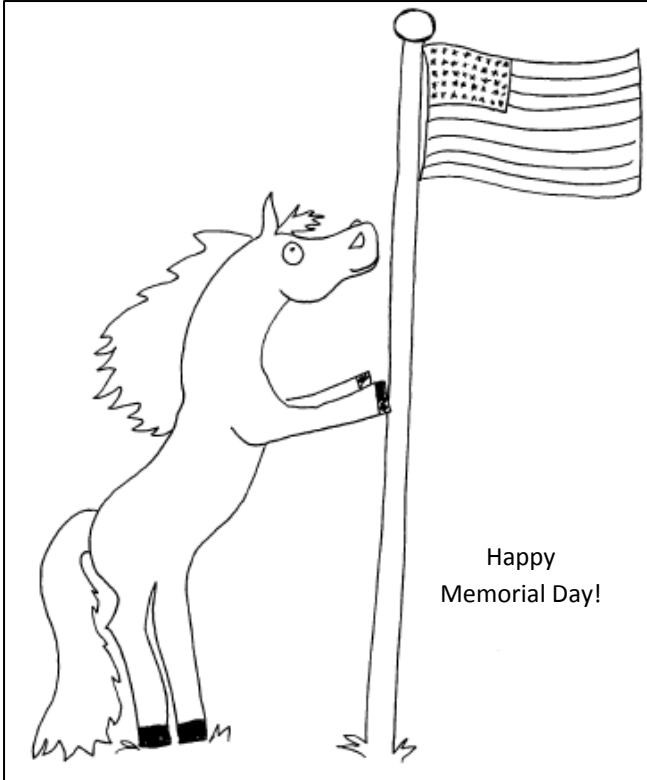


The Trakehner is perhaps the most elegant of all warmbloods and the closest to the competition horse ideal. Originating from East Prussia-now part of Lithuania- he was developed at the Royal Trakehner Stud founded by King Freidrich Wilhelm I in 1732 and was formerly known as the East Prussian Horse.

With his excellent conformation combined with his athletic paces, he is hard to compete with.

The Trakehner typically stands between 15.2 and 17 hands. They can be any color, but Bay, Gray, Chestnut and Black are most common. The Trakehner is of a rectangular build, with a long sloping shoulder, good hindquarters, short cannons and a medium-long, crested, well set neck.





Illustrated by: Jade Stanbrook ☺

Upcoming Events

6/24/2011: Big Move to the new office!

Effective 6/24/2011, our new address is:
165 Main Street, Suite 214
Medway, MA 02053

9/22/2011: Corinthian's Open House

Come join us at our new location for some horsin' around!

- Appys & Beverages (no, we don't mean horses!)
- Meet with Equine Industry experts (to be announced)
- See our newly renovated office!

11/10/2011-11/13/2011: Equine Affaire

Come visit us at this year's Equine Affaire at Booth 607 in the Better Living Center.



Thanks Corinthian!

In August, 2010, we received a call from Lori regarding her horse "Al". She was worried and upset because for some unknown reason "Al" had gone blind. There was a slim chance of recovery and she was almost certain he wouldn't be able to show again. Thanks to her Mortality and Major Medical insurance, and the help of modern medicine, she was able to get the care that she needed for Al and he is back to full work.

We recently received word on Al, thanks to Lori:

"Just wanted to thank everyone who helped when "Al" had all his problems last August. Everyone was kind, helpful and very compassionate toward "Al" and I. I worked with Jacqueline at Diamond State and she was just beyond nice. It was a very rough time for us but "Al" is back and happy! This horse should be your "poster child" for why to get equine insurance through you—my horse is 100% and I'm not broke trying to pay vet bills! Thank you again and here are some pictures of him in New York in late September after the whole vet. Mess!!

Yours Truly,
Lori & "Al-Bury" ☺





OUR OFFICE WILL BE MOVING!

Effective 6/24/11, our new mailing address is:

Corinthian Insurance Agency, Inc.

165 Main Street, Suite 214

Medway, MA 02053



We are pleased to announce that Corinthian will be moving to another location in LATE JUNE. We will still be located on Main Street/Route 109 in Medway, Massachusetts. Our new office will be located at 165 Main Street, across from Choate Park. There is parking in the rear of the building, which you can enter either from Main Street or Lincoln Street. The building is handicap accessible, it has ramps and elevators.

