



Buying a Horse

There is lots to think about when buying a new horse, and it is very easy to get swept up in the excitement. However, it is important to ensure that you have thoroughly investigated the options you have when buying a horse including sourcing a horse from a seller you have thoroughly researched, being able to assess the horse is suitable for your needs and the facilities you have available, assessing the horse's physical health through vetting's and obtaining their prior medical history and being knowledgeable about conformation and horse behaviour to identify any issues that may impact your potential partnership with the horse.

The following information provides guidance on buying a horse. It is always worth taking an experienced coach or friend with you when looking for your next equine partner. We do not recommend buying unseen.

Have you done your research?

If using a dealer, are there testimonials or reviews from other buyers? Are there any errors in the advert? [The Pet Advert Advisory Group](#) can provide further details on what to expect to see in an honest sales advert and the responsibilities of online advertising websites in protecting consumer rights. Have you contacted the seller to ask why the horse is being sold, for a full health and competition history, can they pass on details of the horse's breeder or pedigree? If they have one, can you check their competition record online? Does the price seem appropriate for the type of horse and their history?

Arrange a viewing.

Speak to the seller on the phone so you can ask initial questions you may have about the horse's suitability. Be aware of fraudulent or hard selling tactics, or being pressured into giving a deposit before you have seen the horse.

View the horse.

Ask to see the horse presented without tack on first to assess conformation, the seller should be happy to do this as well as trot up the horse so you can assess lameness. Ask to see the horse's passport and ensure all the details (owner details, microchip, identification and vaccination history) are correct.

Watch the horse's behaviour carefully. Ask if you can tack up the horse so you can see how they respond to handling, grooming and being tacked up. Ask the seller or rider to ride the horse first, and then only ride if you feel the horse is a good, suitable match. You may want your coach to ride them before you do.

Whilst being ridden, assess the horse for lameness and behavioural responses to your aids. Check the tack – is the horse in a suitable bit for the expected level of work? Does the seller ride in spurs or use a whip?

If the viewing goes well and you wish to continue with the purchase, you may be asked to provide a holding deposit. Where possible, pay via a bank transfer rather than using cash.





Arrange for a vet to complete a pre-purchase examination (vetting).

It is advisable to have the horse vetted by an independent vet (not associated with the seller) so they can remain impartial to the selling process. There are 2 types of vetting available – 2 stage and 5 stage vetting. You can find further details of what to expect in a pre-purchase exam from the [British Equine Veterinary Association](#).

You may also want to ask to have a strangles test done before paying for the horse and moving it to your yard. Should the test come back positive then the horse may need a guttural pouch wash before moving yards for [biosecurity](#) reasons.

Pay for the horse.

It is advisable to pay via a bank transfer rather than cash and ensure that you receive confirmation of payment from the seller and ideally a receipt.

You may also want to ask for a list of all the items the horse is coming with e.g., any tack/rugs/equipment.

Ask for key dates e.g., date of last de-worming, date of last farrier visit, when vaccinations are due, date of last dentist visit etc.

Some dealers may have a returns policy or procedure should you take the horse home and find that they are not actually suitable. Please be aware that you will not usually be able to get a refund or partial refund and also keep the horse without involvement from lawyers or solicitors which can be a time consuming and expensive process.

If the horse is not suitable or you feel you were mis-sold and bought the horse from a dealer, then the horse can be returned. For further information, support and guidance visit [Citizens Advice Bureau](#).

Arrange transport to your yard.

Some dealers or sellers may deliver, check if there will be an additional charge for this. You may have your own equine transport and wish pick the horse up yourself, or you may use a commercial transporter. Ensure the horse is fit to travel and that any transport is safe for the horse to be loaded and transported in. For more information on travelling horses safely click [here](#).

Update passport and microchip details.

It is now your legal responsibility to ensure the horses passport and microchip details are updated to your details. It is also worth considering taking out insurance for third party liability, vets fees and loss of use. For more information on equine ID regulations, see our advice page [Identification: is your horse passported and microchipped?](#)





Common pitfalls when buying a horse

- Horses with incorrect or fraudulent passports – check their ID carefully making sure that all the details are correct, the passport contains only official stamps (DEFRA and official veterinary stamps). If the horse's passport has a [loss of use](#) (LOU) stamp, then that horse should not be being sold as a ridden horse. Often horses sold as LOU may be re-passported by dealers to be sold on for a greater profit. Be wary of recently issued replacement passports as the horse may be stolen or being illegally sold on from a loan home. You can check the horses microchip details using online services such as Central Equine Database (CED) [Chip Checker](#).
- Horses being medicated by sellers to seem sound whilst being trotted up and ridden by prospective buyers is surprisingly common. It is advisable to have a blood test taken during the pre-purchase examination. The sample doesn't need to be analysed straight away, but should you have issues with the horse within 6 months of ownership, the sample can be analysed and checked for substances such as phenylbutazone (bute) which can mask signs of lameness. Check for any areas around joints that look recently clipped as this may suggest that arthritic have been injected using corticosteroids or hyaluronic acid based products.
- Cheap horses are cheap for a reason. If a deal seems too good to be true, question why. Sound, well-bred horses are expensive so cheaper horses are likely to have physical or behavioural issues. Many cheaper horses may have adverts that include statements along the lines of 'quirky' or 'bucks into canter but not dangerous'. These should be indicators that the horse is either in pain or experiencing emotional stress. These horses usually require extensive veterinary intervention, rehabilitation and training – are you in the position, have the experience and funds to take a horse like that on?

Buying and importing from outside of Great Britain

- Buying and importing horses from other countries requires additional consideration and logistics planning.
- There are companies that offer to do the import paperwork and transport for you, research your options carefully as this is an expensive process.
- We strongly advise that you do not buy and import horses' unseen due to the issues listed above.
- For further information on importing horses to the UK from EU and non-EU countries please refer to [Gov.uk](#)
- Remember, once in the UK it is a legal requirement to register the horse with a [UK passport issuing organisation](#) (PIO).

Your legal rights as a consumer

- Do not part with any cash – including holding deposits, costs for livery or transport – until you have carried out all the detailed checks necessary and are confident in your decision. Ensure that all of the costs are agreed in writing before you part with any money and that they are fair and reasonable.
- Credit agreements are highly suspicious. If you default on a payment many agreements will allow the seller to take the horse immediately, irrespective of how many payments you have already made. Also bear in mind that if the horse dies you will still be liable to continue making payments.
- Get a written receipt. Always get a dated receipt when you buy a horse detailing the name and address of the vendor, the intended use of the horse and their passport and microchip numbers, as well as the full amount you paid.
- When buying from a dealer/trader, the Consumer Contracts Regulation 2014 applies to any item





(including a horse) bought away from the trader's premises (such as online or over the telephone) and its aim is to protect consumers. Find out more at: www.gov.uk/online-and-distance-selling-for-businesses/overview.

- Buying through private sale is not covered by the consumer rights act, so make sure you have done your research and are confident in your choice before buying the horse, as it will be a lot harder and more expensive to make a claim through solicitors against a private seller.

