Caveat Emptor - Let the buyer beware: How to Avoid Mistakes When Buying a Horse

Whether you're buying your first horse or your twenty-first, it is both an exciting and scary process. You have dreamed of the day when you could own this horse, and you want everything to be perfect. There are several things you can do to improve your chances of selecting a suitable horse for you.

1. **Know your requirements.** If you don't know what you are looking for, you won't find it. Have a list of what you want in a horse and imperfections you are willing to accept because there is no perfect horse. Consider your equestrian goals and what attributes a horse would need to attain these goals with you. Determine your riding level or have a riding instructor or professional trainer assess your skills.
2. Enlist a professional. If you are inexperienced, enlist the help of an equine professional. In an online query by Equus magazine, one of the major causes of a sale that did not turn out well was buyers purchasing unsuitable horses. Another cause was the buyer lacking knowledge or the financial assets to keep the horse healthy and able to perform to its ability. Make sure that the professional you enlist has no conflict of interest through prior contact with the seller.

3. Consult a veterinarian. Have your veterinarian perform a prepurchase exam including taking radiographs (X-rays), checking for lameness and taking blood samples in horses you are seriously considering buying. Blood samples may be drawn for the purpose of determining a complete blood count, chemistry analysis, Coggins’ test (for equine infectious anemia) drug testing for analgesics and tranquilizers, equine viral arteritis (EVA) titers for broodmares and EVA or piroplasmosis testing for horses traveling abroad). You should discuss testing with your veterinarian to see what tests he/she recommends for the type of horse you are interested in purchasing. The cost common deceit practiced in horse sales is use of local or systemic medications to mask physical or behavioral problems. Make sure the veterinarian does not know the seller; most will refuse to do the exam if they know the seller due to possible conflict of interest. Attend the exam yourself so that you can hear what is said. Realize that the prepurchase exam is not a guarantee.

### Benefits of a prepurchase exam
A 1992 study of 134 prepurchase evaluations showed that of 84 horses found to be unserviceable on evaluation:

- 35 were purchased and serviceable on follow up
- 40 were not purchased and lost to follow up
- 9 were purchased and unserviceable on follow up

This indicates that despite a horse being found unserviceable on examination, some issues may resolve themselves with time. This is why a veterinarian should always be consulted, because he/she can tell you whether or not the horse is likely to continue to be unserviceable or if it will recover from this condition.

- 50 horses were found to be serviceable
- 42 of these horses were serviceable on follow up

This indicates that in most cases, the veterinarian is correct about the serviceability of the horse, making a prepurchase exam worthwhile in determining future ability of a horse.

- The price paid for the horse was decreased through negotiations based on the prepurchase exam in 6% of the horses.

This indicates that a prepurchase exam can benefit you by giving you additional information that can aid you in negotiating a lower purchase price.

4. Check all paperwork. Carefully inspect the horse to be sure it matches the description on the papers and consider contacting the registry to double check that the horse is registered. Consider contacting previous owners to ask about the horses’ physical condition and normal behavior under their care.
5. **Ask direct questions.** In general, sellers not legally obligated to volunteer information about the horse they are selling unless directly asked. Under the Uniform Commercial Code, Sales Article 2, horses are considered "goods." This code has been adopted by every state with minor variations. According to the code, the seller must truthfully answer the buyer's questions, or the seller may be guilty of fraud (knowing misrepresentation) and selling a horse that was not as warranted. Instead of asking if the horse has any vices when riding, ask "Does he buck when ridden? Does he rear when ridden?" Direct questions such as these will result in hesitation by the seller when responding if the seller is hiding something. If looking for a seasoned show horse, ask for a list of shows where it has competed and any awards it's won and then verify the information. Watch the horse in action at a show if it is currently showing in order to see how the horse behaves in that environment.

6. **Show up early.** By arriving early, you may be able to see things like how hard a horse is to catch, halter, lead, and tack up. You will get a good idea of its ground manners.

7. **Evaluate the horse’s conformation.** Do not be distracted by an attractive head, this does not mean that the rest of the horse has good conformation. Remember the old adage "pretty is as pretty does." Have knowledge of the ideal horse for the breed and compare the horse you looking at to this ideal to see where it comes up short or consult an equine professional for assistance in judging conformation.

8. **Watch the horse as it is ridden.** Ideally, the owner, or the representative, should be able to ride the horse and show it in its best form. If the owner is injured, it may be from the horse. If the owner does not provide a rider to ride the horse before you, assume there's a problem. Examine its attitude, is it calm or tense, does it avoid work or is it ready to go? Watch for head tossing which could be a sign of resistance, mouth problems or allergies. Look for lameness when it is trotting as well as stiffness.
9. **Ride the horse yourself.** When the horse is cantering or loping, watch and determine if the horse has an even cadence and if it picks up the proper lead readily in both directions. Also listen to its breathing during cantering and see if it is regular, relaxed and in time with its strides with no rattling or gurgling. As another test, take the horse out of the arena and trot it up and down some hills. Does the horse have comfortable gaits? Is the horse relaxed and fun to ride?

10. **Write a good contract and get a bill of sale.** Be wary of a seller anxious to close the deal that day, regardless of his/her reasons for a quick sale. Don’t rush into the purchase. If others want to buy the horse, let them. You should only purchase a horse when you are absolutely sure that the horse is suitable for you. Write a strong sales contract including at least a 3 week trial period, if possible, using a readymade form or one prepared by a lawyer. Be sure to get a bill of sale. It is important because it will prevent misunderstandings and protect your interests in the event of a legal dispute. Consider having a lawyer draft the document so that it will be written with your needs in mind.

Hopefully these pointers will aid you in your next equine purchase. Remember that there is no substitute for knowledge and experience and do not be afraid to admit you need help and enlist the aid of a reputable trainer and veterinarian in your search. Good luck and caveat emptor! If you would like further information on this topic, please consult the sources listed below.

**Sources**


