

# Mayes & Scrine

## EQUINE VETERINARY PRACTICE

Newsletter: Aug 2007 Issue 8

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### Office Hours:

Monday to Friday 8am til 5pm  
24 hours emergency care and access to urgent advice.  
Please ring the office number in the first instance.

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## Summer's here!

**As I write, it's raining again. The sunny weather in April seems a long time ago, when John Little joined us as a fourth, full-time vet. This is the first newsletter since then. Welcome John.**

Mud fever and lymphangitis, normally winter conditions, continue to occur with many cases attended in July. Similarly, colic is still occurring along with the usual summer problems such as lameness (navicular disease, joint problems and non-displaced fractures), eye infections, sweet itch and laminitis. Interestingly, many of the laminitis cases we now see are "metabolic" in origin. However, all you native ponies, beware the grass.

Development at the practice continues. The new pharmacy, attached to the equine ward, is fully functional, along with the new loos. This means we have now completely vacated the Westpoint building underlining our position as a totally independent practice. We await planning decisions for the go-ahead to build new stables and offices. We hope to develop these inside the bull barn over the next six months.

I had hoped that expanding to four vets would allow me to spend more time with my young family whilst continuing to develop the practice. However, we are fairly flat-out and often fully booked. In addition, I have been elected to the British Equine Veterinary Association ((BEVA) Council. This takes me away from the practice for about a dozen days a year. My overriding responsibility is to my patients and their owners. I am trying to keep up with all those mobile phone calls!

See you all at the Summer Event.

**Ben Mayes**

### Welcome John

John Little BA, BSc, BVM&S, MRCVS joined the practice team back in April 2007. He has settled in extremely well and has proved his credentials as a caring, experienced equine vet. John was brought up on a thoroughbred stud farm in Ireland. He has his own broodmares and youngstock and grew up hunting and competing in pony club. John enjoyed university life. He has degrees in Microbiology and Philosophy, finally graduating from Edinburgh as a vet in 2002. John initially worked near home in Ireland, before a brief period in France and almost four years at our neighbouring practice in Arundel. Here he developed a dedicated client following and we still get plenty of phone calls from John's old clients around Chichester (although too far to go). Although the partners at Arundel were sad to see John leave, they were happy to endorse the move. John enjoys fitness and has embraced the "scene" near his new home in central Guildford. John has taken the wise decision to avoid the practice fleet of ageing VW Passats. However, we would like to point out that the flashy 4x4 BMW is John's own and, although he has been allowed to keep it, it seriously taints the practice image of beaten-up old vets' cars.



## Mayes & Scrine Equine Veterinary Practice

*Cordially invite you to join us at the Practice for the*

# SUMMER EVENT 2007

JAZZ BAND    EXHIBITION    BOUNCY CASTLE    BBQ

Sunday 19th August 2007

12:30 to 4:30pm

*All welcome. Please let us know if you intend to attend*



# Boring but important... Insurance Update

Equine insurance companies have been revising their insurance policies, particularly with respect to claims, for the last couple of years. This is primarily as a result of what they see as “claim abuse”, such as over-claiming, avoiding exclusions and claiming on pre-existing conditions.

I recently attended a BEVA/Equine Insurance Forum with representatives of many of the horse insurance companies and I thought it prudent to bring you up to date with how claiming works. Some of the equine insurance companies have made huge losses in recent years and stricter application of the rules was long overdue. Our practice is not registered with the Financial Services Authority. We cannot therefore provide formal insurance advice, but I feel we should tell you of recent claim experiences.

**If insuring for the first time**, the insurance company is likely to ask you if you have had the horse vetted. If so they are likely to ask for a copy of the **vetting form**. They should insure you on a cover note for at least 14 days until they have seen the vetting certificate. The horse or pony is covered for accidents, but not infectious disease, colic or lameness in the first 14 days of a new policy. The vet performing the vetting must write all their findings in the report section of the vetting certificate or in an addendum. These findings are likely to be used by any insurance company to apply exclusions to the new policy. The vet cannot “leave out” conditions or genuine conformational concerns from the report just because it may affect an insurance policy. This would be a serious offence and if found out the vet could be sued for insurance fraud or struck off for false certification.

A comprehensive **vets fees policy** usually has an excess of £120 and a maximum payout of £5,000 per condition. Some policies have percentage excesses, higher excesses and lower maximums. You, the client, are ultimately responsible for the vets’ bill and you must always pay the excess. Please note that complex conditions, particularly if they require repeat surgery, intensive care or multiple diagnostic imaging, may often exceed the maximum of £5,000 and the remainder of the vets’ bill is your responsibility. Most policies include alternative treatments by “qualified therapists” e.g. physios, farriers, chiropractors, homeopaths, herbalists, as long as the animal has been seen by a vet and the treatment recommended by the vet. Sometimes, the insurance company requests

that the alternative treatment is invoiced through the vet too.

We, the vets, are not the insured. You are responsible for your vets’ bills and it is your responsibility to contact your insurers, ensure that the claim is processed and do any “chasing up” that may be required. We will chase you for the bill.

Sometimes, clients state that they **do not wish to claim for a condition**. For example, a minor wound that heals quickly once stitched/bandaged/ treated and “only costs a couple of hundred pounds”. Or a colic that resolves uneventfully with or without a quick injection. Or a sarcoid, or a cough, or an intermittent lameness, because they may wish to claim “later on”.

All the companies ask you (maybe not obviously) if and why you have had the vet out in the last year when you annually renew your policy. They may ask for evidence (e.g. from the vet) whether the condition has recovered and/or whether there is a chance of recurrence. Unfortunately, even if you have not claimed, this information may be used as a template for an exclusion. Some insurance companies ask you (or your vet) to fill in a health declaration certificate each year.

When claiming, some companies only ask you and/or your vet to declare any conditions related to the condition being claimed for. However, many of the companies now ask you and/or your vet for a **full veterinary history** since ownership and even any known history before ownership. They often ask the vet for a full history print out from the computerised records. Sometimes they ask for a print out from previous vets too. Not declaring a condition can immediately negate a claim. Even not declaring an unrelated condition can be a reason to turn down a claim. Computerised records cannot be amended. A recurrence of the claimed-for condition within a year will usually be honoured as the same claim. As all conditions have to be declared, at least at the time of renewal, it is advisable to claim for all conditions, however minor.

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Many **exclusions** applied to a policy can often be removed after a suitable period free of clinical signs (“symptoms”). For example, exclusions rarely apply after a healed wound. A “cough” exclusion can be looked at after a year. Most insurance companies will not exclude surgical colic after a minor medical



episode. Although our practice does not charge for completing insurance claim forms, we do charge for further reports and for exclusion removal letters (usually £16 ex-vat).

Insurance claiming is a complex business. We know, we’ve been involved in it for years. The vets themselves fill in all the claim forms, they are then checked by either Jane, the practice manager, or by a partner. If there are any concerns, the claimant is contacted before any forms are submitted to the insurance company. If requested, or if we feel that the owner’s section is incomplete, then the original form is sent back to the claimant. If all seems in order, the original form is sent to the insurance company (unless otherwise requested) along with a financial statement relating to the dates of the condition and copies of these are sent to the claimant. Obviously we keep copies too. There is no charge for any of this. In return we expect reasonably prompt payment from either the client or the insurance company. We charge interest on all outstanding debt over 50 days. Insurance payments should have been made in this time, as long as the claimant is proactive.

Phew! That was quite long and complicated to write. Let’s hope you don’t have to claim too often.

**Ben Mayes**

## Insurance Example

Geronimo had been insured for several years with the same insurance company. There was no claim history. He developed a copious, pungent, pussy nasal discharge. Sinusitis was diagnosed, confirmed by culture, xray and endoscope. The vet advised claiming prior to complicated sinus surgery or even trephining and drainage. The insurance company asked for a full history print out which was duly provided. The client had changed yard and vet two years previously. They asked for a printout from the previous vets. They noticed that the horse had had Ventipulmin and antibiotic powders three years previously. They stated that this must have been for a respiratory condition and that the sinusitis would therefore not be covered on the insurance.

This claim was eventually settled prior to publication of a letter in the horsey press.



# Frank writes... Moody Mares

We have a lot of questions regarding bad behaviour of mares during the summer. So I will go through a few points about mares and why they may behave badly during the summer months.

It's important to understand that horses are seasonal polyoestrous animals. This means that they are in season multiple times for a certain part of the year. For horses, the stimulus for coming in to season is increasing daylight. Thus mares will be in season during the summer months every 21 days. Each season usually lasts 3-4 days. During the spring when the light is increasing, mare's ovaries are starting to become active but have yet to achieve the correct rhythm. This can cause them to be in season for a prolonged period, sometimes for up to a month.

When a mare is in season she has high levels of oestrogen circulating in her body. This is the hormone that is usually responsible for the squealing, unresponsive behaviour, difficulty in handling and riding. In some cases they can be just down right dangerous.

If you suspect that your mare is behaving badly because of her season then there are number of things you should start to do. Firstly keep a good diary of when the mare is moody. Is this behaviour happening every 21 days or thereabouts? Are there other behaviour changes like aggression to other horses when she used to be a nice natured

horse? Stallion-like behaviour is also noted in some mares, whilst in others there is overt nymphomania. It is important to identify the type of behaviour and how often it occurs. We recommend that if your mare has these types of problems then it is advisable to have your mare's ovaries scanned. This is to ensure that your mare does not have a Granulosa Cell Tumour (GCT) on one of her ovaries (see story on 'TIC'). In one study, it was shown that up to one in ten mares can have a GCT, although early ones are not always detectable on a scan.

There are a number of ways to treat the moody mare. Mostly we try to mimic pregnancy in the mare so that she does not come into season again. I will give a short description of our more common treatments. Many clients treat there moody mares with herbal products, e.g. Regulate from Hilton Herbs, Estress, Stroppey Mare or a Global Herbs product. The number of such products merely shows how common the problem is. If one of these products works for you and your mare, great !

We treat most mares with an oral progesterone supplement called Regumate®. This is a liquid given daily and stops the mare coming into season. The effects are short

term and when the treatment is stopped the mare usually comes back into season within a few days. The draw back with using Regumate® is the cost, which is approximately £37 for an average-sized horse for a fortnights treatment (150ml bottle) or £145 for three months (1L bottle). Also there are strict handling instructions for handling this product.

Another method is the insertion of a marble into the uterus. Generally we insert one or two glass marbles and these move around the uterus mimicking an early pregnancy, stopping the mare coming into season. Marbles will be effective in at least 50% of mares that are Regumate responsive. We sometimes recommend removing the marbles at the end of the year and reinserting them in spring.

Finally some mares have their ovaries removed surgically and this stops the effect of the ovaries, but the mare is then unable to be bred.

**If you have problems with a moody mare then please contact us and have a chat with one of the vets.**

## Case Study: TIC

Tic is a sweet thoroughbred mare about 11 years old and her owner regularly rode her the last few years. A few months ago the owners noticed that she was behaving oddly during grooming time. This progressively worsened until grooming became so dangerous that she would strike and kick when the brush was applied. Soon after, she became extremely difficult even to lead and was beginning to strike out at her owner.

After an initial examination we started Tic on Regumate® and she improved to a certain extent but was still very difficult to groom. Once we stopped the Regumate® she became increasingly aggressive again.

With the poor response to Regumate® we admitted TIC to our clinic in Warnham for an ultrasound exam of her ovaries.



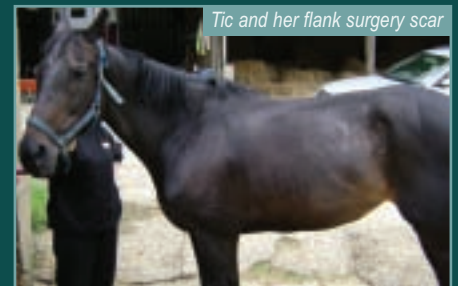
Tic's ovary just before removal

The examination revealed an unusually small right ovary and a left ovary about the size of a small watermelon. The ultrasound exam revealed multiple shaped abnormal follicles consistent with a Granulosa Cell Tumour.



John Walmsley operating on Tic

With the ultrasound exam results we referred TIC to the Liphook equine hospital for removal of the granulosa cell tumour ovary under standing laproscopic (key-hole) surgery.



Tic and her flank surgery scar

Luckily for us, John Walmsley was consulting at the time of the surgery and he is one of the pioneers of this procedure. He informed me that they removed over 1.2L of fluid from the tumour before being able to extract it.

The owners of TIC are now very happy to have their 'old' TIC back again. Unfortunately it now means that TIC can be groomed daily!



## Jane's Juggling Act

The veterinary team now consists of Ben Mayes, Judy Scrine, Frank Low and John Little. Diary organisation has become quite a complex task.

This includes fitting in emergency calls, allocating specific vets to specific calls and predicting how long each call will take, as well as booking in inpatients and lameness investigations (which may take two hours or two days). Although the practice covers a relatively local area, primarily within 30 minutes drive of Ockley, significant vet time is wasted driving (up to 4 hours a day per vet). In addition the vets do have time off during the week to compensate for their 24-hour cover commitments, as well as holidays, courses and meetings.

On the other hand, we realise how much your horse means to you, how important it is that you see the same vet if the horse is under current treatment, and that you want the lameness investigated as quickly as possible. We appreciate that the not-knowing and the waiting are stressful.

The support team of Jane, Charlie, Claire will soon be joined by Sam. Lisa and Catherine also help part-time. There is always a member of staff in the office with over 15 year's veterinary reception experience and all of them have horses. It is likely that they can help you with some of your queries, especially as they have instant access to all the detailed clinical records for your horse. If they cannot help you or you need advice from a vet, one of them is usually at the clinic and may be able to come to the phone, or leave a message and the relevant vet will call you.

The vets try to be available to answer both simple and complex questions on all things veterinary. This includes whether to turn out an animal with or without a rug and whether they really need to see a vet if the pony has been lying down and rolling for several hours.



It is inevitable that Ben and Judy are often fully booked up and it may be several days to a week before they are available for a visit. They endeavour to follow up all messages left for them at the clinic within 24 hours. Sometimes the number of voicemails and texts to their mobiles are overwhelming and, contrary to popular belief, their diary is kept at the office and even if they say they will make an appointment for you, they are often in the middle of something (driving, teeth rasping etc), forget to write it down, take other mobile calls and forget completely. As the practice expands, please help us to give you a personal, flexible, friendly, comprehensive equine veterinary service.

## Autumn Talk

There will be further notice of the next evening of presentations at the Hurtwood Park Polo Club in Ewhurst in the next newsletter. But, by the time the next issue is sent out it is likely to be short notice. So please pencil **Monday 12th November** in your diaries. We have invited Vetcell to present on their pioneering stem cell treatment for tendon and suspensory ligament injuries. John Little and Ben Mayes will also be presenting. If you have any preferred broad-based topics you wish to be discussed, please let us know. Sandwiches will be available and the bar will be open.

The Spring Talk now seems eons ago (back in March). It was very well attended. Judy Scrine and Frank Low gave excellent talks on weight management and equine eye conditions. Caron Lewis from Petplan then gave an enlightening overview of equine insurance followed by a lively floor debate (thanks David). We thank Jayne and Kenny Jones for kindly hosting these popular evenings in such magical surroundings.

## FAQ: Can YOU vet my horse?



This question applies to existing and often loyal clients who want us to vet their horse when they sell it. Sometimes we are approached by a buyer, only to discover (sometimes not until we turn up to do the vetting) that the horse has been a patient and/or the seller is a client. We are happy to vet a horse if the seller is an existing client as

long as the buyer is happy with this and the seller is prepared to accept that we are examining the horse on behalf of the buyer and there is a reasonable chance that the vetting may find something that is unacceptable to the buyer.

In addition, having taken legal advice, we are obliged to reveal any veterinary history that the horse may have. This can be an advantage if the horse has been under our care for several years and has had no major veterinary problems. However, it can be extremely awkward if the horse has a lameness history that the seller has not declared to the buyer. We then have to tell the buyer that we have to tell the seller about the history if we do the vetting... or pull out of the vetting when it has already been booked. Perhaps it would have been better to ask an independent practice to do the vetting in the first place!