



Liege Manor Equestrian Centre,
Bonvilston, Vale of Glamorgan, CF5 6TQ
www.liege Manor.co.uk
Tel. 01446781648

#TEAMLME LOAN AGREEMENT & CONTRACT EXPLAINED

Introduction

We offer a wide selection of horses and ponies for loan to our clients. This means that you can have your very own horse/pony **without** the initial upfront costs and many other benefits! In this document, we have outlined the general guidelines and necessary information for our new Owners.

The Benefits

- Giving you the opportunity to ‘Own’ a horse or pony without the initial cost of buying and without having to find one!!
- Buying a horse or pony carries more risk than buying a used car! This way, you already know the horse or pony and that they are safe and sound to provide you with hours and hours of fun and enjoyment; not tears and heartache!
- We generally choose not to sell the LME horses or ponies because we like to retain control of their future lives, happiness, health and general wellbeing.
- As children grow, both mentally and physically, they often outgrow their ponies much sooner than anticipated. It is a lot easier for them to move up to another horse/pony without having the trauma of selling their beloved pony, safe with the knowledge that his/her future is secured here at LME and still be able to see them!
- There is **no** daily commitment to ‘Do It Yourself’ – carry on daily life knowing your horse/pony is receiving 5* treatment!
- Our horses and ponies are cared for by professionals, 24/7 and 365 days a year - thus reducing the risk of inadvertently inflicting, by inexperience or lack of knowledge, ongoing health problems – regrettably, such situations are extremely common.
- Your horse/pony will be kept fit and can therefore meet the endurance requirements of the rider. Horses and ponies need to adhere to a fitness regime if they are to be expected to work e.g., a horse/pony who has not worked for three weeks cannot be expected to work for 2 hours.
- All our horses and ponies will continue to be educated and are not allowed to be ‘naughty’. This generous attitude continues in the one-to-one relationship that develops with their owners. Horses and ponies are very bright and can develop bad habits very quickly. If they ever learn that they can say ‘No’, we as handlers and riders put ourselves in a very dangerous situation.
- Advice and assistance available 24hrs a day, 365 days of the year.
- Horses and ponies on Working Livery work a set number of hours per week depending on age, type, temperament, time of year, etc. this information is recorded daily and assessed weekly so you can rest assured that each equine is treated on an individual basis.



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- Horses and ponies are available at any time of the week around their working hours, although we will always try our best to work around you.
- We have lots of other owners of various ages and abilities so riding friends and companions are provided with our café, being the perfect meeting place! There is also a designated Livery Owners hour on a Sunday lunchtime 1-2pm in the indoor school.

I want a Horse/Pony – What Should I Do?

This part is the easy part! Together, with your coach, we can devise suitable Equine options(s) for you to pick from. You can see which of the packages would suit you best, understand the obligations (NONE!) and costs involved to assist you in making an informed decision! It is best to speak to Georgia or Wendy to ensure that you understand everything you want to – we're happy to answer any questions or queries you may have!

Once you have committed, you will need to think about:

- **Insurance for Rider** – the BHS or Pony Club can provide this. The Pony Club also give the U25's the opportunity to gain recognition, awards, etc. for their achievements along the way. Through the BHS, once 14yrs or older, you can start working towards your Ride Safe & Stage 1 (should you wish to). More information available on the respective websites.
- **Insurance for Horse/Pony** – although it is rare to actually need your insurance, it is better to be safe than sorry!! We will provide all the Equine's details you will need for the policy, including their Passport Information. If you want to go for a full Insurance policy, it is a good idea to shop around for premiums first. KBIS Catastrophe Cover will cover all accidents for a smaller pay-out than a full insurance policy. It is mainly Vet Fees that you will want covered so removing the other options can make the policy cheaper. You do not need Loss Of Use Insurance for any LME owned horses or ponies. You can discuss each of your options with Georgia, Sarah or Wendy if you would like assistance! Melissa can provide you with the Passport Information, as and when required.
- **Initial Private Lessons** – When taking on one of our Loan agreements, it is imperative that we explain what and how we allow everything to be done. **At least 1 Stable Management** lesson will be required for the preparation and undoing of your Horse/Pony in their environment. **At least 1 Riding** Private Lesson incorporating the vital Warm Up and Cool Down of your horse/pony. These should be attended by the Loaner AND any supervising parents/guardians. Your coach will advise if you need any further lessons before being let loose!
- **Equipment You Will Need** – Basic, essential things for every pony owner are: a headcollar & leadrope (size relative – ask if you're not sure!) a Grooming Kit inc. Plastic Curry Comb, Dandy Brush, Body Brush, Mane & Tail Brush and Hoof Pick and Mane & Tail Detangler (although you must NOT use it in the Mane!).



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- **Weekly Lessons** – You will need to maintain **at least** 1 group or private lesson per week. This is necessary for us to ensure everything is going in the right direction and measure progress. Your Coach may also give you homework which will enable you to have some direction while riding without instruction.
- **Riding on Your Own** – you will have the opportunity to ride your Horse/Pony without instruction once you have completed your initial Private Lessons.
- **Rugs** – You are responsible for ensuring that your horse/pony is fully equipped for the season ahead. You will be advised about this via our Livery Owners WhatsApp Group and our wonderful Team who will be happy to advise along the way!
- **Shows & Activities (On-Site)** – once you have your own Horse or Pony you will then have the opportunity to join our Shows, Clinics, Activities, etc. There is usually a show per month with varying disciplines throughout the year along with activity days, specialist coaches coming in for clinics, etc. Your coach will assist you in having all of the equipment you will need.
- **Shows & Activities (Off-Site)** – package must be upgraded to Working Livery +. Depends on individual circumstances BUT **all school ponies must only travel with Supervision.**

Livery Packages

1. **FULL LIVERY** – The horse or pony is not used in lessons and is kept solely for the use of their Owner. This includes maintenance, feed, haylage, straw/shavings, etc. The care of the horse on a daily basis includes being fed twice a day, hayed 4 times daily, mucked out in the mornings, skipped out 4 times daily, etc. The horse or pony can be kept fit, everything is tailored to the owner's requirements and the owner is free from commitment of looking after them. Full Livery starts at £115 per week for a Small Pony under 13hh.
2. **WORKING LIVERY +** – The horse is kept to the same standard and LME staff care for the horse or pony on a daily basis, whether living in the field, loose housing unit or in a stable. As above, the owner is free from the commitment of looking after their equine friend. The regime of each horse or pony including feeding, housing, turnout and hours worked, are defined on an individual basis. Working Livery + allows you the opportunities to join the up to 2 weekends per month.
3. **WORKING LIVERY** - The horse is kept to the same standard and LME staff care for the horse or pony on a daily basis, whether living in the field, loose housing unit or in a stable. As above, the owner is free from the commitment of looking after their equine friend. The regime of each horse or pony including feeding, housing, turnout and hours worked, are defined on an individual basis. Working Livery starts at £40 per week.

Breakdown of Routine Healthcare



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To be billed separately monthly. All the below are organised by our fabulous Team as part of your package enabling worry and stress-free organisation! Passports must be ideally kept with us or alternatively presented upon request.

- Our horses and ponies are all wormed as necessary, approximately 4 times annually. The cost is £5-£10 depending on the size and weight of your horse or pony.
- Your horse or pony will see the Equine Dentist approximately once annually at a cost of £50.
- Your horse or pony will see the Equine Physiotherapist approximately once annually at a cost of £55.
- Tetanus immunisations are biannual and cost approximately £30.
- Your horse or pony will need to see the farrier every 8 to 12 weeks. Approximate costs are:
 - Foot Trim – No Shoes from £25
 - Front Shoes Only (New or Refits) & Trim Hinds from £40
 - Full Set of Shoes from £65
- Competing horses and ponies or those leaving the yard for recreational purposes will need to be vaccinated against Equine Flu & Tetanus. These are Annually for recreational purposes or 6-Monthly for competing Equines at a cost of approximately £40.

Contract Explained

All categories of our contract are applicable to owners of private horses and LME Loan Horses, with a few exceptions.

(a) Insurance Cover

Insurance Cover is required for all our horses and ponies. This must be discussed with us as individual requirements vary greatly. We recommend the 'KBIS Catastrophe Cover' as a suitable policy for your Horse/Pony. You will need to ask us for their passport details to obtain insurance.

You will also need to ensure that the rider has their own insurance, usually obtained through The Pony Club or BHS (as explained above).

(b) Tack

Tack hire is compulsory at £5 per week unless alternative tack is provided for use with the horse. Any alternative tack must be left for use in the Riding School for the Tack Hire fee to be non-applicable.

(c) Illness, Injury & Disease – how the cost is covered.

Privately owned horses or ponies will have all treatment entirely funded by their owners. Circumstances will dictate how the cost is covered, and the treatment of LME owned horses and ponies will be at our discretion, should the situation arise. Insurance policies with Vet Fees will cover the cost, provided there are no exemptions.



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Information for New/First Time Owners

(Applicable to both LME owned horses & ponies and your own!)

Building a relationship with a horse or pony is a great way of gaining confidence, not only in the equine sphere but life in general. Having said that, it is important that the rider and their assistants e.g., Mum, Dad, Grandma, Grandpa or whoever may be accompanying or supervising ANY activities with the pony must have the confidence they need to begin with. You can gain this with our support and guidance!

We recommend a series of Private Lessons (usually 3 to 5) for Stable Management and Riding; to understand everything that goes with the horse/pony including catching your pony, tiring up, grooming procedures, tacking up, sufficient warm up, productive riding points for when you go it alone, unwind period, etc. There are many more points than on the surface, but it is easily achievable with the right guidance! Everyone here had their first horse or pony once! Anyone you ask will help, if they can so, please don't be afraid!

Continuous Training

All Livery Owners receive discount on 1hr Group and Peak-time Private Lessons. It is important that all Owners receive continuous training and guidance in the form of lessons. This will also enable you to continue Personal Development and hopefully enable successful independent riding.

You will have first refusal on all Private cancellation slots via the 'LME Livery Owners' WhatsApp group. These are sold on a first come, first served basis **via the group only**.

Payment Information

All Livery payments are to be made via Standing Order on the 1st of every month. Any extras that month will be billed separately and can be paid via bank transfer or cash/cheque.

All of our horses and ponies are extremely valuable to us, so it is imperative that they receive the love and care that they deserve. There will be many contributories in matching Horse and Rider so please discuss any ideas with your Coach first.