

Equine Fencing Underwriting Guidelines

Equine fencing is another consideration when considering general liability or care custody control coverage for non-owned horses.

We do inquire about the type of fencing used on our Company Equine Application.

The type of fencing used at an equine operation, particularly operations caring for non-owned horses, is just one of many considerations for an Underwriter when determining the acceptability and pricing of a risk. However, strong consideration for higher pricing or declination should be given to any risk with equine enclosed by fencing listed as Not Desirable or in poor condition.

Not only does good fencing ensure the security of the horses it also prevents injuries to the animals. Below is a listing of the most common types of equine fencing and whether it is considered desirable or not desirable. Keep in mind, fencing is only as good as the installation process.

While fencing is important on farm (non-equine operations) to prevent horses or any other livestock from escaping, farm operations would not be held to as high of a fencing standard as an equine operation dealing with higher valued non owned horses. Generally, farm (and equine) operations that demonstrate good care and good housekeeping practices will also have good fencing conditions. A good example would be a ranch in Montana that spans hundreds of acres. To find a ranch of this size enclosing large perimeters with board fence is unusual and fence wire may be in use. So, common sense consideration should also be applied to these guidelines.

Desirable	Not Desirable	It Depends
Board Fencing, pg 2	Barbed wire pg8	Vinyl/PVC pg 6
Diamond Mesh with boards, pg 3	Aluminum Wire, pg8	Panel Fencing, pg 12
Pipe Fencing, pg 4	Woven wire, pg 9	
Elastic Fencing, pg 5	Tensile Steel Wire, pg 9	
Non Climb Fencing, pg 7	Split Rail, pg 10	
Chain link, pg 13	Poly Rope/Tape, pg 11	

On the following pages are examples of each fencing type listed above.

Board Fence - Desirable

In the following photo you can see the boards are on the inside of the fence posts – keeping a smooth surface against the horse (prevents them banging/hooking a shoulder on a post). This also makes the fence stronger as the board will not pop out when a horse leans or rubs hard on it. Note the bottom board is far enough from the ground that if a horse lays down next to the fence, their legs will not get stuck when they try to get up.

3 board fencing



4 board fencing

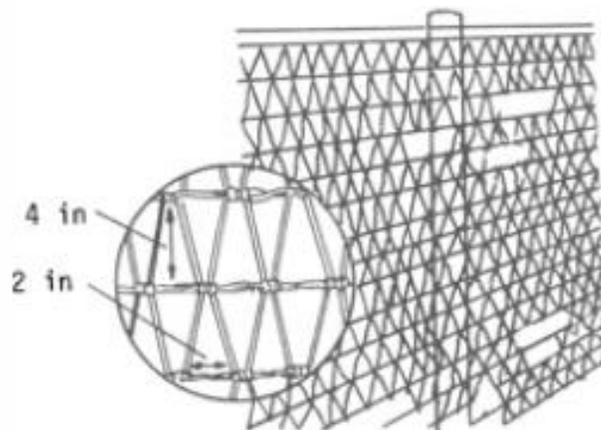


Diamond Mesh with Boards - Desirable

Diamond mesh is very tough and hard for a horse to break through the fencing, Note the boards are on the inside of the fence posts – keeping a smooth surface against the horse (prevents them damaging a shoulder on a post). This also makes the fence stronger as the board will not pop off when a horse leans or rubs hard on it. Likewise, the diamond mesh is also fixed to the *inside* of the fence. The openings in these fences are small enough to prevent hooves being caught in them. They also have no exposed sharp wire ends to cut the animal's skin.



“Secretariat” diamond mesh fence (c) Geoff Tucker DVM



Pipe Fencing - Desirable

This can be a cheaper option particularly in an area with an oil/gas industry that generates cheap surplus pipe. However, it is a good fencing alternative. This fencing is generally found in Texas and out West.



Pipe Fencing (c) Geoff Tucker DVM



Pipe Fencing (c) Geoff Tucker DVM

Elastic Fencing/Finishline Fencing - Desirable

Although these stretchy strands have a break-weight of 1200 lbs, they are also designed to stretch/give 20%. So even foals who have gone completely through the fencing are unharmed and just come back in through the strands which stretch out of the way.



Vinyl Fencing or PVC Fencing - It Depends (see below)

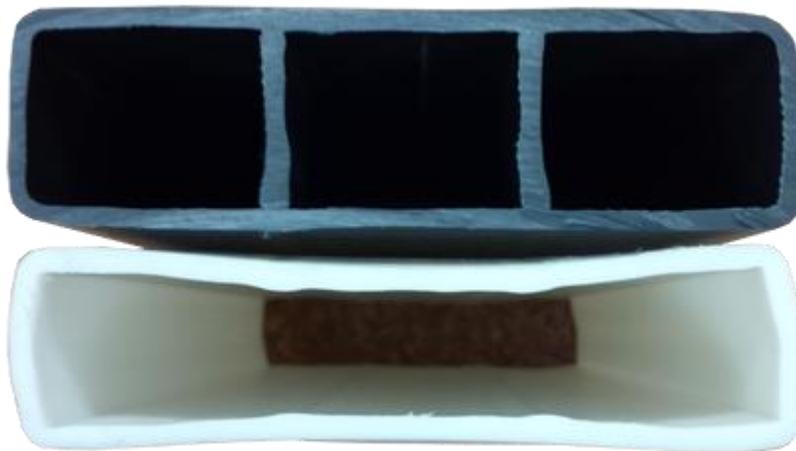
Vinyl and PVC fencing offers a low maintenance alternative. This type of fencing is prone to splintering when in contact with a large horse and it can injure the horse. It is generally not a suitable material for perimeter fencing particularly with the larger horses such as stallions. The quality of the fencing can be improved with the addition of electric strands to minimize impact with horses.



Vinyl fence with electric wire (c) Geoff Tucker DVM

A desirable type of vinyl fencing is reinforced rail as shown below. This is very durable and will not splinter. It can even be used as perimeter fencing.

Derby Fence Reinforced Rail



Unreinforced Rail

Non Climb Fencing - Desirable

This fencing is designed to be smooth on all sides to prevent snags while the narrow vertical mesh will prevent horses from walking down or stepping through the fence. This is very different from the undesirable woven wire field fencing where there are knots in the corner of each square. When a top board is installed on the fencing it is even more secure and safe for the horse. It is preferred due to the openings being no larger than 2"x4".

No climb fencing



No climb fencing with a board at the top



Fence Wire– (barbed, aluminum, woven, high tensile) Not Desirable

Fence wire supported by tension is stretched between reinforced posts at end, corners and intervals in between long stretches to form an enclosure. You will see smaller posts in between to ensure wires are kept upright and spaced.

Fence wire may be suitable for temporary enclosures but is *not* a good long term solution for horse. The wire is capable of slicing through the horse's flesh and causing injury and the ability of wire fencing to hold against the power of a horse is questionable.

There are several types of fence wire such as woven, steel barbed, aluminum and high tensile electric wire. Poly fence is also a type of wire fence and discussed separately below. Electric wire by itself is not desirable but may be OK if combined with other types of suitable fencing listed in this document.

Barbed Wire Fence – Not desirable



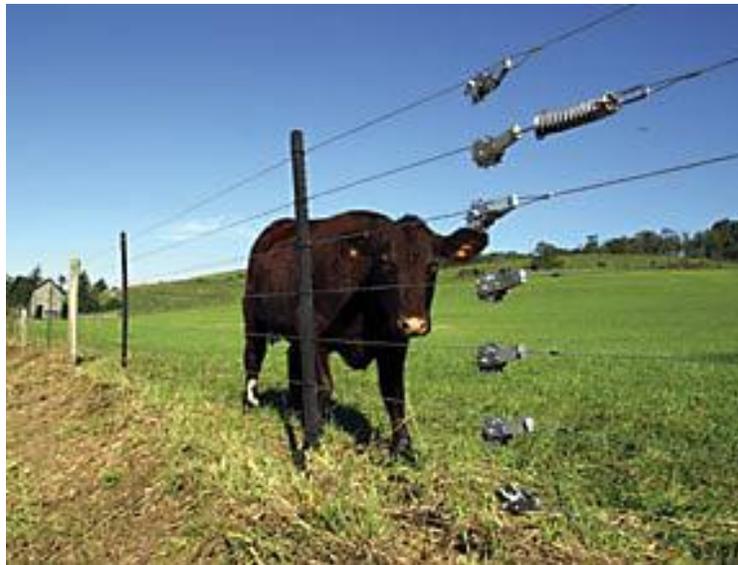
Aluminum Wire Fencing – Not desirable



Woven Wire Fencing – Not desirable



High Tensile Steel Fencing -Not desirable
It is recommended for vineyard and livestock but not horses.



Split Rail – Not Desirable

Split Rail with or without mesh is not a good fencing alternative and the rails are easily knocked out (not secure).



Poly Rope/Tape Fencing – Not Desirable

This brings with it similar problems of steel fencing. Lack of strength and possible injury to horses is above average.



Horse Panel/Cattle Panel/Hog Panel Fencing

Below are two examples of panel fencing regardless of the name above. The first is desirable and the second is not. We need the spacing of the fencing to be 2 X 4 spacing or less in order to avoid the horses getting their hooves caught.



Chain Link – desirable

Chain link is acceptable but not widely used because it is just too expensive.

