

Reducing risks in pre-purchase examinations.



Equine pre-purchase examinations (PPE) are commonly conducted by veterinarians because they are essential for people looking to purchase a horse. However, they feature heavily in the veterinary claims managed by Guild Insurance.

Claim examples

1. An owner alleged his newly purchased horse was not fit for the purpose of dressage even though the PPE results indicated otherwise. The veterinarian who conducted the examination claimed it wasn't actually a PPE, but simply a general health examination.
2. Following the purchase of a horse, the owner alleged health issues became evident which were not detected during the PPE or documented in the report. The owner claimed the veterinarian who conducted the examination stated the horse 'passed with flying colours'.
3. A horse was purchased based on information in the PPE report, which was initially requested by someone other than the purchaser. The new owner alleged various health conditions were not detected during the PPE. The veterinarian claimed this was because not all stages of the examination were completed as was requested. The new owner didn't make the request, therefore was unaware of the stages that were performed.

Tips for avoiding PPE complaints

- > Guild Insurance recognises the Equine Veterinarians Australia (EVA, a special interest group of the Australian Veterinary Association) as the pre-eminent authority in Australia on equine veterinary practice and best practice in equine PPE. Guild Insurance therefore recommends veterinarians conducting equine PPEs join the EVA and utilise the multiple educational resources they have on offer, including:
 - > A Guide to Examination of Horses (commonly referred to as the 'Blue Book')
 - > PPE Reporting and Examination Forms
 - > PPE training workshops

- > Guild Insurance understands that all qualified and registered veterinarians are permitted to conduct PPEs. However, that doesn't mean all should. Anyone carrying out these examinations needs to have the necessary skills and knowledge in equine practice. While additional specific training isn't required, it is available and should be considered.
- > Be aware of perceived or actual conflicts of interest. An example of this is when a veterinarian has previously treated a horse that is to be examined and therefore has prior detailed knowledge of the horse's condition. Sometimes these situations can't be avoided. In these cases the examination may still go ahead, provided the conflict has been declared to the person who has requested it and they provide consent prior to proceeding.
- > Manage the client's expectations. Discuss the examination process before it's undertaken, so the client understands what a PPE is, what will happen during the examination and what information they'll be given in the report. They need to understand that the report will assist them to make a decision about their prospective purchase and that it isn't the role of the veterinarian to advise them on whether or not to proceed with the purchase.
- > Ensure clients understand the different stages of an examination. Clients can choose to not undertake all stages; however they need to be aware of the possible implications if stages are omitted. A veterinarian should use their clinical knowledge to assist the client to consent to a PPE which best suits their needs. If parts of the examination cannot be completed, this should be documented and communicated to the client.
- > Anyone can request a PPE. However, the EVA recommends that a PPE is only performed at the request of a prospective purchaser or agent. Prospective purchasers may sometimes not rely on an examination report requested by the vendor. When an examination is requested by the prospective purchaser, they are more likely to understand the process as well as the examination stages to which they've agreed.
- > When conducting the examination, ensure your surroundings are suitable to give you the most accurate results. You should have adequate surfaces, space and lighting to allow you to carry out all tests required. If these factors compromise the examination, this may in turn compromise the results. Also, dirt can affect how x-rays are interpreted, so ensure horses are clean.
- > A detailed and accurate report is essential for defending a complaint of wrongdoing. The EVA's report form provides a guide to what should be documented. Document the examinations that were and weren't performed, with an explanation of why something was omitted. Do not provide verbal findings separate to the report as this information can be misinterpreted or forgotten.
- > Be mindful of the words used in the report as there is the potential for misinterpretation. The words 'pass' or 'fail' should not be used. The EVA recommends against the use of the word 'soundness' and advises caution if using 'suitable for...'. Always remember that even if your clients have a thorough understanding of horses, they won't have a veterinarian's level of knowledge, which may increase the likelihood of misunderstandings.
- > Adhere to the confidentiality requirements regarding the report. The contents of the report belongs to the person who has commissioned the examination, which in most cases is the potential purchaser. If the vendor or any other person wishes to access the information in the report, the purchaser needs to give permission.



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