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## Horse Float Maintenance

One of the most essential pieces of equipment for any horse owner is a horse float, but did you know that it can be a bio-hazard and just like your car, it needs to be maintained.

### Do I really need to clean a horse float?

Whether your float is new or second hand, you must be diligent in cleaning it. The interior of the float provides perfect conditions for bacteria, mould and parasites to flourish – urine, manure and uneaten feed fester. Diseases in horses can spread very quickly if not contained and may make not only your own horse ill but any other accompanying horse as well as being a health hazard to you.

### Do I need to insure my horse float?

Many people presume horse floats are automatically covered by their motor vehicle insurance or even under their liability insurance, however this presumption is incorrect.

If you have motor vehicle insurance covering the car which you use to tow the float, this will only cover the float for its associated liability exposure when it is being towed. i.e. Driving down a narrow road and the float sideswipes a parked car.

Furthermore, this extended cover will only be provided if the motor vehicle is insured, comprehensively or at the very least, for third party property damage.

Your motor vehicle policy will not cover any damage sustained to the float following an accident or if it stolen. There may also be policy terms, conditions and exclusions which apply, such as:

- No cover will be provided if the vehicle or trailer is used whilst in an unsafe or un-roadworthy or damaged condition
- No cover provided if the float is used for any form of hire

As terms and conditions may vary from Insurer to Insurer, we recommend you review your product disclosure statement for the coverage that applies to you and contact your insurer for any further clarification.

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For more information

**1800 806 493**  
[aon.com.au/equine](https://aon.com.au/equine)

## What kind of insurance do I need?

A public liability policy provides cover for claims relating to personal injury or damage to property owned by a third party which derive from your business activities.

Liability policies exclude any cover related to any vehicle for which compulsory insurance under any legislation governing the use of vehicle is required (i.e. registered vehicles), and will only provide cover for damage to another person/s property as a result of your negligence, not your own.

The float itself needs to be insured in its own right to be covered for any damage sustained, whether involved in an accident or malicious damage by vandals, in the event of theft or public liability when not being towed.

For more information

**1800 806 493**

## Tips to clean your horse float

1

Always sweep out and remove safely any loose manure, dirt and feed after use

2

As required, wash or hose down the floor, walls, windows and ceiling of the float using a detergent safe for horses. Be thorough and also wash under loose matting and the ramp.

3

After applying safety gloves and mask, the surface areas can be sprayed or wiped down using disinfectant. Bleach (Mixing one part bleach to 10 parts water) or alcohol wipes can also further kill bacteria.

4

Ensure the float dries properly