

FAQs about Liability Coverage

What kind of insurance does the OHC have?

Clubs and Associations policy - This is a liability policy that protects the club and its members in the event of a lawsuit by a third party for bodily injury or property damage. The policy will pay for your defense costs as well as pay claims up to the policy limits

The basic policy covers the organization year-round for club member-only functions. A public event day is an event the organization (Chapters) runs such as a horse show, event, or clinic to which the general public is invited. This policy covers you for the actual event days and includes both a set up and take down day. This is \$75.00 for each event day.

The owners of the facilities where we hold our event have asked that they be named as Additional Insured on my policy. What is an Additional Insured, and how much does it cost to add one?

An Additional Insured is a person who has a connection to your equestrian activities and therefore wants coverage under your policy in the event they are sued due to your actions. An example would be an owner of a facility where you are holding a fun show, and a bystander is injured, they most likely will also name the owner of the facility in the lawsuit as well yourself. By having the facility owners named on your policy, the policy will also provide them with a defense and pay claims up to the policy limits.

The cost of naming an Additional Insured to your policy is quite nominal, approximately \$20 per Additional Insured. This will cover the facilities for the year.

We have an OHC ride/dinner afterwards (not a state ride, just a regular ride.) members of the club bring other members with them. The club is of the opinion that these people cannot ride with us. I think that is pretty much the general consensus but the issue comes up as to whether or not these people can eat with us. The thoughts behind it are that we are showing our hospitality to non-members, who could be checking our club out and thinking about joining. If we refuse to let them to eat with us, then they may not want to join up. What are the rules concerning this issue?

This is the answer from our insurance agent Natalie Hopp of Hallmark Equine Insurance Agency

If you are on a club ride and there are other members of your family there it can get a little tricky. If one or two riders has an immediate family member come along, there's no problem with them being covered for the ride or the dinner. However, if too many non-club members start coming along or are invited, you may want to declare that date as a public event date. Even if they just wanted to come for the trail ride and not the dinner, just use your best judgment on whether or not to declare the date as a public event date or not

After talking with Natalie the idea of a release of liability waiver form to have at our club rides/dinner would fall into place here. For your clubs chapter rides have your members, non-members and guest sign in on the waiver. I'm sure all of us have had members bring family to our events even though they joined as a regular membership. Or had the same guest show up at our rides/dinners, this way you will know 1). If your club rides are growing in popularity and need to move up to a public event. 2.) If your regular member needs to move up to a family membership. 3.) If you have the same guest over and over its time to give them a membership form. 4.) Have the peace of mind that you can enjoy the ride and dinner.

When is the right time to use the release of liability waiver form?

This form should only be use for your local OHC Chapter member rides/dinners where non-members or guests might join in. Do not use this form for any public announced events where you are openly inviting a lot of non-members.

Our OHC Chapter is already out on the trail, and a non-member who is a family member or relative to a member joins up to ride. How is this handled?

This is the answer from our insurance agent Natalie Hopp of Hallmark Equine Insurance Agency. When OHC is having a club trail ride and other outsiders join up to ride. If your club does not invite them, and they just happen to be there and spot you guys riding, you should be protected in an instance of a claim. However, they are not covered as club members of OHC if one of their horses got loose and did damage to someone's property or hurt someone. It's not like you have to tell them to leave your group, but make sure everyone knows they are not covered as club members.

Will our insurance cover non-equine events?

No our policy only covers equine events, with the exception of our monthly chapter and State meetings.

We have an equine limited liability law in our state. This protects me from being sued so I don't need an insurance policy, right?

Though the equine limited liability laws are a good first defense to help prevent frivolous lawsuits or a lawsuit arising from the inherent risk of equestrian activities, they do not protect you from being sued. Also, while most state equine liability laws refer to the inherent risk of riding and working around horses, they are not intended to protect you if your actions were considered negligent.

For example, if you are teaching a lesson to an experienced rider on her own horse using her own tack and she has a fall, most likely the equine limited liability law will help you as she should have understood the inherent risks of riding horses. But if you have a new student riding a school horse and the horse is too much for her to handle or the

tack is unsafe and she is injured because of your negligence in matching her with the wrong horse or not checking the tack, the equine limited liability laws probably will not protect you.

Another example, your chapter is putting on a ride in your local park not a big ride, but you know there might be non-member or guests riding with your group, you have not bought an event policy, but have displayed the "State Equine limited liability" law poster. Your group rides a trail that you all ride all the time with no problem. Your guest finds this trail too much for him/her to handle they fall and are injured. Are you covered? Or are you negligent because you lead the group, not knowing how experienced a trail rider the non-member, or guest was? the equine limited liability laws probably will not protect you.

In both of these cases, at the very least you may have to defend yourself, and the insurance policy would have paid for this. The defense attorney may utilize the state equine limited liability laws and the liability releases to help defend you. If a claim or settlement is then paid, the policy will pay for that as well up to the coverage limits.

If you have a question not answered here please contact -

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