

Equine Association Coach Insurance - Frequently Asked Questions

www.intercityinsurance.com

Q Why do I need insurance if I use a waiver?

A Waivers (more commonly now referred to as Release and Acknowledgments) are a very good idea and if they are legally sound they can go a long way to reduce your loss in the event of a law suit. However many releases lack the legal strength to afford the protection for which they were intended. Also there are many incidents that might occur which fall outside the scope of your release. No matter how well your release has been written, you will still face the costs of a legal defense if you are sued. Insurance will protect you in situations where your release form is weak, where the accident falls outside the scope of the release and will also cover your legal costs. Use of a release form is strongly encouraged as a Risk Management measure. They contribute to the lower cost of insurance by avoiding and reducing losses. Visit the equine section of our website to access risk management information.

Q Can I insure my assistant coaches under this policy?

A Yes. Student coaches, assistant coaches or people involved in a coach mentoring program are all treated the same way by your policy. These people are automatically covered under your policy but are subject to certain requirements. They must be 16 years of age or older with a minimum of 3 years riding experience and must be operating under your direction. If they act alone or outside your direction during a coaching session, there is no coverage.

Q Do I have to purchase extra coverage if I lease a facility year round?

A Yes. The coaches policy covers you during your coaching activities only. If you own or lease premises year round you will need to have your coverage extended. This will provide the extra insurance for the 365 days a year exposure that comes with owning or leasing a premises full time.

Q I do not own any school horses but sometimes I arrange for horses to be available to my students. The horses are insured by their owner so why should I be charged?

A Even if the owner of the school horse has insurance it may not cover you. Under the law your responsibility is the same when you make arrangements for a school horse and when you actually provide the school horse. You may avoid this exposure by insisting that your students make their own arrangements.

Q Your question about premises that are owned or rented for longer than 15 consecutive days confuses me. I own a premises on which I teach students but I do no other equine activities there and I do not board any horses. Why am I supposed to pay more because of this?

A The "Basic" premium charge addresses situations where the coach or trainer has no additional premises exposures (i.e. is teaching or training at someone else's place). Where you teach or train from your own place, the exposure to a law suit increases significantly because of spectators, potential clients coming to your premises and other equine activities including breeding or boarding. The charge made for premises ownership varies depending on the scope of any boarding activity and ranges from none to ten or higher if you board more than ten horses.

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