



EMO October/November Feature

Why Should You Consider Equine Professional Liability Insurance?

We all know that riding and working around horses offers inherent risks: after all, we're dealing with 1,000-pound animals with natural instincts and unpredictable behavior. Yet, those of us who love being with horses understand that aspect of this special relationship and do our best to reduce those risks through responsible training, proper safety precautions and adequate insurance.

One way for professionals to further address these risks is to consider adding a Professional Equine Liability Endorsement to a Commercial Liability Policy. This added policy may cover you if you become legally obligated to pay for a third party loss resulting from the rendering or failure to render equestrian professional services.

Yes, that last sentence was a mouthful, but in the real world accidents do occur, and sometimes they even happen despite professional oversight. If an incident happens and the professional is legally obligated to pay damages due to any negligent act, error or omission, Professional Liability coverage can become vitally important.

While most incidents do not result in bodily injury or property damage and subsequent legal processes, most of us are familiar with instances where a professional was held liable for a rider or horse injury that occurred during training or competition.

But, you might be surprised to learn that it's not just trainers who are at risk. Even a judge presiding over a show or a person showing a horse for sale could become legally obligated to pay for bodily injury and/or property damage to a third party.

Several examples outline these instances:

- During a horse show a participant is having trouble with her horse. The judge instructs the rider to continue on and later the rider is thrown from the horse and suffers serious injury.
- The horse that threw the rider (above) subsequently runs into a fence and injures itself to the point of never being able to show again.
- During a summer horse show, a judge puts up an umbrella to shade herself from the sun. Later, a sudden wind gust lifts the umbrella up in the air, spooking two ponies in an under saddle class. Both riders fall off, one of which was seriously injured.
- A client is looking for a new horse, and you advise that client to buy a horse. Later, the client finds the horse doesn't fit their skill level and they no longer want the horse.

In the above scenarios, you may have to pay through your own means a loss if you don't have a Professional Liability Endorsement. If that happens, legal costs and expenses could be an additional burden. The Equine Professional Liability endorsement may also pay legal costs to defend any suit against you, subject to the policy limits, terms and conditions.

To add an Equine Professional Liability endorsement to your policy, you must have limits of \$1 million and the aggregate limit of \$2 million under your Equine Commercial Liability Policy.

In general, coverage is limited in respect of physical damage to or loss of use of a horse to \$100,000 any one horse, and \$200,000 to \$250,000 annual aggregate for all such claims. There are also higher limits available upon request.

The endorsements can include coverage for judging, sales, training, and instruction for regular attending students of the named insured.

Depending on the judge's certification, there may be coverage afforded under/included with the specific organization. If you judge horse shows—whether United States Equestrian Federation-sanctioned or regional or local—be sure to check with your certification organizations or the associations to learn about their provided liability coverage, if any.

Unfortunately, accidents can happen any time to anyone, but being prepared and including a Professional Liability Endorsement in your insurance arsenal may help you recover more quickly from the after effects if and when something goes wrong.

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