



## Special Event Insurance Coverage – FAQs - Why you need coverage

(Revised: 1/29/2024)

Document owner: Insurance chair

Contact info: [insurance@ohconline.com](mailto:insurance@ohconline.com) or go to 'Contact Us' to find current committee chair phone number.

### **What kind of insurance dose the OHC have?**

Clubs and Organization: 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. This policy covers the organization year-round for OHC 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. If for any reason your event is canceled you have 10 days to let the insurance chair know of cancelation to save as a rain date. After 10 days a new event charge will added.

#### CHAPTER FEES:

- \$75.00 for each event day.
- \$120.00 for each Pony, Parade and hay ride event

#### ASSOCIATE MEMBERSHIP FEES:

- \$150.00 for each event day
- \$175.00 Pony, Parade and hay ride event.

Additional Insured, is a person or facility 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. This will cover the facilities for the year for any OHC dated event. This fee is the same for chapters and associate member.

#### ADDITIONAL INSURED FEE:

- \$40.00 per facilities

Questions below from chapters:

***We have an OHC ride with dinner afterwards just a regular club ride. Members of the club bring other (non)members with them. The issues come up as to whether or not these people can ride and 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 thing about joining. If we refuse them to eat with us, then they may not want to join up. What are the rules concerning this issues?***

From 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 have 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. The idea of a release of liability waiver form to have at our club rides/dinner would fall into place here. For your clubs or 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 individual membership. Or had the same guest show up at our rides/dinners, this way you will know if it's time to: 1.If your club rides are growing in popularity and need to move up to a public event. 2. Your individual 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. Have the peace of mind that you can enjoy the ride and dinner. The OHC Executive Cabinet as place a 3 visit rule, guest has had time to know if they want to be members or not.

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

This form should be used for your OHC Chapter equine events.

***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?***

From 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?***

Our policy covers equine events, chapter fundraisers, (swap ,tack, educational etc.) 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. Example, your chapter is putting on a ride in your local park not a big ride, but you know there might be nonmember or guest riding with your group, you have not bought an event policy, but have displayed the "State Equine limited liability" law poster and had all rider sign in for this ride. 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 negligence because you lead the group, not knowing how experienced a trail rider the non-member, or guest was? The equine limited liability laws might protect you. 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. This is why where a sign in sheet comes into play, all riders are aware of the risk, and you can keep better track of the attendance to your events.

**Summit all your insurance questions to:**  
**Jackie Romaker**  
**Insurance Chair**  
**Phone: 419-575-3623**  
**E-mail [insurance@ohconline.com](mailto:insurance@ohconline.com)**

#