



April 23, 2020

COVID-19 Precautions for Equestrians - UPDATE

The COVID-19 pandemic continues to evolve. The following is based on information we have available at this time.

We urge all equestrians to continue to stay abreast of the changing landscape surrounding COVID-19 through credible media sources including federal and local government and health authorities.

As we navigate through these uncharted waters, our team continues to respond to inquiries regarding the many insurance coverages we administer. The following are answers to some of the common questions we have received.

For Individual/Family Members of Provincial Equine Associations

- 1) I am a member of my Provincial / Territorial Equine Association. Does my insurance cover me during this time?

The coverages provided through individual / family membership are in full force and effect. Membership in our insured provincial / territorial equine associations automatically includes two important coverages:

- a) \$5,000,000 Personal liability insurance designed to respond to claims brought against you should a personal use horse you own, borrow, lease etc., cause BODILY INJURY or PROPERTY DAMAGE to someone / something else and you are held legally liable.
- b) \$30,000 Accident, Death and Dismemberment insurance, which covers you if you suffer a serious or catastrophic injury through an interaction with a horse (this policy does not cover losses arising from contraction of a disease).

- 2) The boarding place where I keep my horse is restricting my ability to see my horse and I am concerned that the horse might do something bad because he/she has not been out or worked. Will my liability insurance cover me in this circumstance? What should I do?

The personal liability insurance provided through your membership remains in force. As for accessing the horse, the facility owner/manager of the barn is the sole authority to determine when/if they allow boarders to attend to ensure everyone stays safe.

- 3) Can I ride my horse?

Neither CapriCMW nor your provincial/territorial equine association are in a position of authority to stop you from riding. You will have to consider the risks associated with this activity as it impacts your personal safety and the safety of others while respecting the recommendations and/or guidelines set out by government and health authorities.

- 4) I board my horse at a private facility that has closed to boarders. Do I have a right to visit and right my horse?

We realize that horse owners are anxious to see their mounts and are feeling frustrated that, in some cases, access is being restricted. It is important to recognize that landowners and business operators have the right to allow (or not) visitors to their premises and business – at any time. Boarding facilities are making their decisions to be open or not based on their individual circumstances. We hope that all facilities are making good decisions taking into consideration Government and health authorities guidelines and the health and welfare of their families, staff and the horses in their care.



For Commercial Equine Enterprise Operations

- 1) I have temporarily closed my riding school/camp and some other operations to help curtail the spread of COVID-19. I have boarders on my property and wonder if they should be allowed to come here?

You are responsible to ensure the safety of guests, clients, staff, your family – and of course, the horses in your care - at all times. Our recommendation is to follow the guidelines and best practices as set out by government and health authorities with regard to the operation of your business.

Based on the information we have available to us today, staff and others that are essential to maintain the health and welfare of the horses should be allowed to attend.

- 2) Does essential staff and other people include vets, farriers and those assisting with rehabilitation exercises?

We agree that these primary caregivers are essential to maintain the health of the horse and should be given controlled access unless ordered otherwise by government and / or health officials.

- 3) Can I allow boarders to come and ride, exercise their horses if I live in a province/territory that is not under stay at home orders and we adhere to all social distancing requirements and other government health authority orders and recommendations?

Neither CapriCMW nor your PTSO/NSO can mandate how you operate your business. This decision is not within our authority. Facilities need to evaluate all risks associated with this activity taking into consideration the health and welfare of their own families, staff, the horses in their care and their clients.

For Equine Professionals (Coaches and Instructors)

- 1) I am an insured freelance coach who travels from barn to barn and some of my client's barns are still open. Am I covered by my coach liability insurance policy if I provide a lesson during the outbreak?

You have the same responsibilities as any of us to do your part to slow the spread of the virus. Travelling from barn to barn and the inevitable interactions with people that are unrelated to each other may be placing you and others at risk. Our recommendation continues to be that you contact local health and/or government authorities to get clear direction. What we can say is that if you are in compliance with all local health authority orders and recommendations, the liability insurance we provide to you as a Coach/Instructor is in full force and effect.

- 2) I am an insured coach/ instructor and teach in a private facility. Am I covered by my coach liability insurance policy to teach a one on one, in person lessons if I am adhering to all social distancing requirements and other government health authority orders and recommendations in my province/territory?

If you are in full compliance with all local health authority orders and recommendations, the liability insurance we provide to you as a Coach/Instructor is in full force and effect.



- 3) I am considering doing virtual mounted coaching in real time so I can maintain a relationship with my clients while keeping away from the farm. Am I insured for this activity under the CapriCMW coach liability program?

Although I recognize your creative approach, the answer is no. Coaches need to be able to constantly evaluate the whole environment in which mounted instruction is being given - in real time - to manage the risk. Instructing riding from somewhere else (even with a support person on site) is outside of the scope of the insurers coverage.

Your Provincial and National Sport Organizations are working very hard to offer assistance to the community by offering general best practice guidance that considers the overall health and welfare of everyone involved – including the horse. If you are in doubt of whether you are operating your business as required in the current environment, you should consult your local government and health authorities. The following link provides more information for your review.

<https://www.equestrian.ca/news/6WF6AvoJSXa4XnQ26/equestrian-canada-statement-on>

We will continue to monitor the situation with the intent of providing assistance where we can. If you have any further questions, we're here to help. Contact us by email at equine@capricmw.ca.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mike King', is positioned above the typed name.

Michael A. (Mike) King, Partner