



May 28, 2020

## COVID-19 Precautions for Equestrians - UPDATE

The COVID-19 pandemic continues to evolve and as some restrictions are starting to ease in some jurisdictions, we have updated our responses to some of the common questions we have been receiving. 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.

### For Individual/Family Members of Provincial Equine Associations

#### 1) I am a member of my Provincial / Territorial Equine Association. Does my insurance cover me at 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) I board my horse at a Private facility that has closed to Boarders. Do I have a right to visit and ride my horse?

It is important to recognize that landowners and business operators have the right to allow, or not allow visitors to enter 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) Can I allow borders 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 and health authority orders and recommendations?**

CapriCMW or your PTSO/NSO do not and cannot mandate how you operate your business. This decision is not within our authorities. Facilities need to evaluate the risks associated with all operations at site, taking into consideration the health and welfare of their own families, staff, the horses in their care and their clients. We urge everyone to establish a written protocol for sanitization, social distancing, the movement of people and horses as applicable to your specific site and business and then seek approval from the local health authority.

- 2) If I establish acceptable protocols with the guidance of my local health authority, is my insurance coverage with CapriCMW in force?**

Your insurance policy as administered by CapriCMW has not changed and has been in full force and effect throughout the COVID-19 pandemic. What has changed is government oversight to restrict the movement of people and the operation of many business enterprises. Government alone is starting to allow some activity. That said, authorities have made it clear that return to activity does come with specific guidance and protocols to ensure everyone stays safe and healthy.

- 3) I am a freelance coach who travels from barn to barn. Am I covered by my CapriCMW 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. 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.

- 4) 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, or small group 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.

- 5) I am considering doing virtual mounted coaching 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 we recognize your creative approach, the answer is no. Coaches need to evaluate and control the whole environment in which mounted instruction is being given - in person - to properly manage the risk. Instructing riding virtually, even with a support person on site, is outside of the scope of the coverage we provide.



**6) As an equine industry professional, I am aware of the new risks associated with COVID-19. Should I get my clients to sign a new acknowledgement of risk form that addresses this?**

The short answer is “yes”. The best forms are those that address the general risks associated with equine activity and note that there is a possibility of disease being present at the farm, horse show, lesson etc. Just remember that the use of such forms is not a guarantee that a claim won’t be brought against you. These forms are only one of many components in an effective risk management strategy. If you would like us to send you our form, please let us know.

Your Provincial and National Sport Organizations continue 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. The following link provides more information for your review. <https://www.equestrian.ca/news/6WF6AvoJSXa4XnQ26/equestrian-canada-statement-on>

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.

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](mailto:equine@capricmw.ca)

Sincerely,

A handwritten signature in blue ink, appearing to read 'Mike King'.

Michael A. (Mike) King, Partner