



April 3, 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) If I am handling or riding my horse and something happens where I am held responsible – even though we have been advised to stay home, am I covered?

If you are acting outside of legislation that restrict your movements and activities, your insurance may be adversely affected. If you are unsure about what you are legally allowed to do at this time, you need to get clarification from health and government officials.

4) Can I ride my horse?

Neither CapriCMW or your provincial/territorial equine association are in a position of authority to stop you from riding. You will have to consider the many risks associated with this activity taking into consideration the safety of yourself and others as recommended and/or mandated by government and health authorities.



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 have responsibility 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. This may mean allowing fewer boarders to be on site at any one time, shorter and scheduled visits, making sure all visitors adopt social distancing strategies, that you have hand sanitization equipment available and that all visitors minimize co-mingling with staff and others on the farm.

In summary, we recommend that you adopt a strict risk management plan that is in keeping with government and health authority directives. 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 or health officials.

3) Am I legally liable if someone contracts COVID-19 while on my property?

A lawyer is the best resource to answer this question.

4) 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 may be putting yourself and others at risk. Our recommendation is to contact local health and/or government authorities to get clear direction.

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'.

Michael A. (Mike) King, Partner