

# THE USPC INSURANCE PLAN

The USPC maintains liability and accident/medical coverage for our activities throughout the country. A portion of member dues is utilized to pay these premiums. The office fee charged for each location used for Pony Club activities also goes toward payment of these premiums.

## WHO IS COVERED?

### GENERAL LIABILITY

The United States Pony Clubs, Inc. and/or its Individual Registered Member Clubs/Centers, Regions and Regional Officers, Member Board of Governors, Committee Members, Volunteers, Regional Supervisors, District Commissioners, National Examiners, Advisors, Individual Members, Technical Delegates, Judges, employees, and instructors are all covered for Liability while acting within their capacity as such, under the direction of the national organization or an insured region or affiliated club.

Coverage can be extended to landowners/locations and locations on which a Pony Club activity takes place. This coverage only protects the landowner for liability incurred as a direct result of a “covered activity.” Western Specialty Insurers (WSI) must be provided with a list of names of the owners of any properties your Region/Club will hold an activity on during the calendar year. Landowners/ Lessors not listed will not have coverage. An officer of the club must have submitted the name and complete mailing address of the landowner, the location of the property if different, the date and a brief description of the activity prior to that activity taking place. This can be accomplished by entering this information online on the USPC website. The online method requires a credit card payment. You may also add or change dates for a location recorded here. These listings are priced at \$25 per site annually. You will be able to print a proof of insurance at this online site for landowners who just want proof that your club has insurance to cover your club sponsored activities at his premises and does not want additional coverage provided to them for any liability that may arise out of your club activities on his premises.

A certificate of insurance can also be printed from the online site if your landowner requires that they be added to the USPC policy as an additional insured. This is the situation where the landowner wants to be specifically added to the club policy, so coverage is provided to them if a claim results from the club sponsored activities on their premises.

### ACCIDENT/MEDICAL

USPC also carries Excess Medical/ Accidental Death & Dismemberment coverage for its registered youth and corporate members, which is extended to cover accidents/ injuries to any

adult volunteers and non-member participants with certain required paperwork. Again, the request to add this coverage must be completed and paid for prior to the activity taking place. You must purchase this coverage for any event where non-members are participating (for instance an open clinic or horse show). This can be accomplished by completing the online Optional Medical/ Accident application located under the Parent/Volunteer tab on the USPC website.

USPC’s premium rates are based on risks associated with the members riding. Adults riding as an escort on an official Pony Club trail ride, or a Pony Club instructor riding a horse during a mounted meeting would be considered normal volunteers and would be covered by the standard Excess Medical/ AD&D insurance. Non-member volunteers riding during a regular mounted meeting (for instance, taking lessons along with the youth members or as a separate “adult” group) are not covered by the Excess Medical/ AD&D insurance. They would be considered “non-members” under these circumstances, and the club would need to obtain the extra Optional Medical coverage for \$30 per event day.

## WHAT IS COVERED?

**Liability** - USPC’s liability policy provides insurance protection for suits, claims, or judgements brought against The US Pony Clubs, any USPC Region, affiliated Club or member for alleged bodily injury or property damage sustained by third parties, and arising out of an approved, supervised Pony Club activity for which the insured is legally responsible. Dates of activities should be declared prior to all activities taking place.

**Excess Medical** - The Excess Medical/AD&D insurance covers amounts in EXCESS of any other valid or collectible insurance in the event of an accidental bodily injury or death that occurs while participating in a registered USPC activity. The first such expense must be incurred by an Insured Person within 90 days after the date of the accident and all expenses must be incurred by the Insured Person within 52 weeks after the date of the accident.

## REGIONAL OFFICER D&O COVERAGE

All Regional Supervisors and members of the Regional Council (includes DCs of all clubs) are covered by the Regional Directors & Officers liability policy which provides protection against claims arising from alleged “wrongful acts” committed by insured Regional officers within the scope of their duties as such. An alleged “wrongful act” could be interpreted as many things, including but not limited to alleged: 1) rulebook, by-law violations; 2) error/ omission regarding officiating at a competition; 3) improper disqualification of a USPC member; 4) decisions that negatively affect membership. All these

examples could lead to demand for monetary or non-monetary relief.

## WHAT IS A “COVERED ACTIVITY”?

Any club-scheduled educational activity to which the entire club or an entire segment of the club (for example, all D-3s) is invited is covered, even if during the meeting there might be only one rider in the ring at a particular time. If an instructor who normally teaches lessons at a club-scheduled activity also gives private lessons to Pony Club members outside of the club-scheduled meeting, the private lessons are NOT COVERED.

## WHAT COMPANY ARE WE INSURED WITH AND WHAT ARE THE LIMITS OF COVERAGE?

**Liability** - United States Pony Clubs, Inc., Regions and affiliated clubs coverage is written with Great Divide Insurance Company. The General Liability limits are as follows:

- Each Occurrence - \$1,000,000
- General Aggregate (per event) - \$5,000,000
- Products/Completed Operations Aggregate Limit - \$1,000,000

The following limits are sub-limits of and not in addition to the limits shown above:

- Personal & Advertising Injury Limit \$1,000,000 any one person
- Participant Liability - \$1,000,000 per occurrence (*Accident Insurance & Waiver required for Non-Members*)
- Fire Damage Limit - \$100,000 any one fire
- Property Damage Limit - \$25,000 any one covered activity for property rented or loaned to you or in your care, custody, or control (Coverage provided on an Inland Marine Policy Form, \$250 per claim deductible)
- Horse Limit - \$25,000 any one “horse” in your care, custody, or control; \$50,000 in the aggregate per region for “horses” in your care, custody, or control

In addition, we have an Excess Liability policy in the amount of \$2,000,000 for each occurrence, \$2,000,000 Annual Aggregate. Coverage is written through Great Divide Insurance Company. These policies are effective from January 1 to December 31, of each year.

**Excess Medical** - Mutual of Omaha covers the Excess Medical/AD&D, and is effective from January 1 to December 31, of each year. Benefit limits are as follows for USPC youth, corporate members, non-members and volunteers:

- Accidental Death & Dismemberment - \$10,000
- Accident Medical Expense - \$25,000
- Paralysis - \$10,000
- Excess with - \$0 deductible

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- Dental Maximum (per sound, natural tooth) - \$500

Certain exclusions apply to this medical coverage; more information may be obtained by contacting WSI at 816-398-2774.

**Regional D&O** - This policy is written by the Great American Insurance Company, with limits as follows:

Each occurrence . . . . . \$1,000,000/ Aggregate . . . \$2,000,000

## WHAT IS NOT COVERED BY OUR INSURANCE?

The policies specifically exclude activities involving rodeo, racing and jousting; mechanically operated amusement devices, fireworks, bodily injury or property damage arising out of the rendering or failure to render of any professional services; bodily injury or property damage arising out of the ownership, maintenance, use or entrustment to others of any auto owned or operated by or rented or loaned to an insured (this includes operation and loading or unloading); and bodily injury or property damage due to the selling, distributing, serving or furnishing of any alcoholic beverage. Swimming is only allowed as part of a Tetrathlon rally or practice, or as a component of an organized camp. This is a brief summary; the policy gives the full exclusion details.

If your club is hosting a used tack sale, it is required that you give everyone who purchases tack a disclaimer that states clearly your club is not warranting the safety and condition of the tack, either now or in the future.

The Regional D&O policy DOES NOT provide coverage for:

- Bodily injury and/or property damage (covered by the GL policy)
- Breach of contract
- Club level officers (club can purchase their own D&O policy)
- Intentional errors or omissions
- Criminal acts
- Directors & Officers while not acting within the scope of their duties for the USPC.

## WOULD FAILURE TO POLICE SAFETY INTERFERE WITH OUR COVERAGE?

USPC requires that participants wear approved headgear and footwear. Failure to do so could affect the coverage. Medical releases are required to be renewed annually so the most up-to-date information is available on the child. Liability claims arising from a failure to utilize safety procedures could have an effect on coverage in the future.

## WHEN DOES COVERAGE BEGIN & END FOR MEMBERS?

Liability coverage begins for new clubs as of the date a completed application is received by the National Office. All

fees will be due within 30 days of official registration by the USPC Board of Governors.

Excess medical coverage begins upon receipt of the registration sheet and new membership fees at the National Office. It is ESSENTIAL that newly accepted members of a Club and all renewals be reported IMMEDIATELY to the National Office.

Coverage for members begins upon arrival at the site of the Pony Club activity and ends with the conclusion of the activity for the day. **No liability or medical coverage is in force while a Pony Club member is driving, being driven, or riding to or from a Pony Club activity.**

## WHERE DO I FIND THE FORMS?

The USPC Insurance packet is available as a pdf file early each year to all DCs/CAs and RSs. All the contents of the USPC Insurance Packet are available at the [ponyclub.org](http://www.ponyclub.org) website.

## HOW DO I GET COVERAGE FOR OUR PC MEETINGS?

Any official meeting that is on your Club's schedule and fits the description of an "approved" Pony Club activity will automatically be covered by USPC's liability insurance. It is MANDATORY that you add the property owner to USPC's master list of property owners and locations annually, before any Pony Club activities take place on that property, using the "List of Locations and Landowners" form. If an activity takes place on several pieces of property, each owner and property must be listed. Off-site Center activities also must be listed. There is a \$25.00 USPC office processing fee per property, and this must be completed prior to the activity taking place. It is necessary to list the sites of both mounted and unmounted meetings.

This must be done by using the online system at the USPC website. Dates of all meetings at a location must be listed on the form. Dates can be listed generally, such as "every Saturday from February through November" provided that all dates the property is to be used are recorded in advance. *Our premium is based in part on the number of days insured, so requesting coverage for every day of the year will not be accepted.* Dates may be added for activities directly at the online site.

## WHAT ABOUT NON-MEMBERS RIDING IN OUR LESSONS?

If your lesson is going to involve non-Pony Club members (for instance, a schooling day, open to the general public), you will need to list the property and landowner on your "List of Locations and Landowners for Pony Club Activities" form, as well as indicate the date and description.

In addition, you must obtain the Optional Accident insurance available through the List of Location system, for \$30 per day. This will extend the excess medical/ AD & D coverage to the non-Pony Club participants in your activity.

**All non-Pony Club members (or parents on their behalf) must complete the Non-Member Waiver & Release Form**

**prior to participating in any fundraiser or approved US Pony Club activity. Failure to obtain Waivers for non-members could jeopardize liability protection. The Waiver form is available at [www.ponyclub.org](http://www.ponyclub.org).**

Not all events can be covered by USPC's liability coverage. The underwriters base their estimates of our premium on risks associated with "normal" Pony Club activities, such as mounted meetings, rallies, etc. Activities outside of this "normal" range may not be covered and may require separate coverage. Any questions about fundraisers or potentially unusual activities should be directed to our service agents at WSI daily 8:00 to 4:30 Monday to Friday, CST. **You may need to obtain additional coverage for Pony Club activities that are not "normal."**

## WHAT ABOUT INSURING OUR FUNDRAISER?

If your fundraiser is going to involve non-Pony Club members (for instance, a schooling horse show, open to the general public), you will need to list the property and landowner on your "List of Locations and Landowners for Pony Club Activities" form, as well as indicate the date and description.

In addition, you must obtain the Non-Member Option for the event, available through the Location Insurance Management section, for \$30 per day. This will extend the excess medical/AD&D coverage to the non-Pony Club participants in your activity.

**All non-Pony Club members (or parents on their behalf) must complete the Non-Member Waiver & Release Form prior to participating in any fundraiser or approved US Pony Club activity. Failure to obtain Waivers for non-members could jeopardize liability protection. The Waiver form is available at [www.ponyclub.org](http://www.ponyclub.org).**

PLEASE NOTE: If your fundraiser is a horse show or event sanctioned by the US Equestrian Federation, your club will need to obtain daily coverage in addition to USPC's general liability coverage. This coverage is available through WSI.

Not all events can be covered by USPC's liability coverage. The underwriters base their estimates of our premium on risks associated with "normal" Pony Club activities, such as mounted meetings, rallies, etc. Activities outside of this "normal" range may not be covered and may require separate coverage. Any questions about fundraisers or potentially unusual activities should be directed to our service agents at WSI, 816-398-2774 daily 8:00 to 4:30 Monday to Friday, CST. **You may need to obtain additional coverage for Pony Club activities that are not "normal."**

## HOW DO I GET COVERAGE FOR US EQUESTRIAN EVENTS?

U.S. Equestrian sanctioned/sponsored events will need to have a separate application and premium charge. Contact WSI to get an application. Remember that US Equestrian Federation events are NOT automatically covered; you must buy a separate policy to cover these events.

## **HOW LONG IS THE PROPERTY LIST GOOD?**

The “List of Locations and Landowners” must be submitted annually. Our insurance coverage expires on the last day of the calendar year. Throughout the year, your club may meet on the property multiple times for the one-time office processing fee, but the date of each meeting must be reported in advance to the USPC Office through the Location Insurance Management section of the website.

## **HOW DO WE SHOW PROOF OF INSURANCE?**

You can print either proof of insurance or a certificate of insurance upon completion of your online registration of your landowners. This document will show the limits of insurance, policy dates, and description of the event specific to that landowner and location. Also available upon request is a simple proof of insurance which shows the limits of USPC’s coverage but does not specifically add the landowner to the policy.

## **WHY MUST WE LIST A LANDOWNER IF ANOTHER PONY CLUB ALREADY HAS THEM ON THEIR LOCATIONS AND LANDOWNERS LIST?**

We want to make sure all entities are provided coverage where and when needed. To be sure your landowner is covered, complete the “List of Locations and Landowners” form online.

## **IF TWO PONY CLUBS ARE HAVING A JOINT MEETING (A RALLY, FOR INSTANCE) WHO SHOULD PROVIDE THE INSURANCE COVERAGE?**

If your club is hosting the meeting or Rally that means only Pony Club members will be participating. The host club will need to take out the List of Locations for Landowners. Each Pony Club Member is covered by medical insurance when they pay their Participating Membership dues to the National Office.

## **IS COVERAGE PROVIDED FOR A PONY CLUB MEMBER RIDING OUTSIDE OF AN OFFICIAL CLUB ACTIVITY?**

No, USPC and Regional/Club/Center coverage (liability or medical) will not respond to claims arising outside of any Pony Club activities. In addition, the policy will not cover landowners or Pony Club members riding or using Landowners outside of a Pony Club activity.

## **WHOM DO I CALL AT WSI IF I HAVE A QUESTION OR PROBLEM?**

Please contact Kevin Shewmaker at 816-398-2774 or [ponyclub@eventprotect.net](mailto:ponyclub@eventprotect.net).

## **HOW DO I FIND OUT THE STATUS OF AN ACCIDENT/ MEDICAL CLAIM?**

Please contact our claims administrator, Health Special Risk: 877-534-7669, or [ponyclub@hrsi.com](mailto:ponyclub@hrsi.com)

## **WHAT IF? WHAT IF? WHAT IF?**

It is virtually impossible to determine the outcome for “what if” claim scenarios until a claim happens. We hope that by giving you these guidelines, you will better understand the basics of the USPC and Region/Club policies. For specific situations, please contact Wester Specialty Insurers. You may also email specific questions to our broker, Kevin Shewmaker at 816-398-2774 or [ponyclub@eventprotect.net](mailto:ponyclub@eventprotect.net). This summary is necessarily brief for the purposes of this handout. Please see the actual policy for all terms, conditions, and exclusions.

## **REPORTING AND ACCIDENT OR OCCURENCE**

### **WHO SUBMITS THE REPORT/CLAIM?**

The DC/CA (or RS in the case of a Regional Activity) should submit the Incident Report Form to the USPC Office for the purpose of tracking annual accident and injury statistics. The leader should complete the “USPC Official Verification” section at the bottom of the USPC Accident Claim form and give this to the injured party to complete and send in directly to Health Special Risk, Inc.

### **WHAT PAPERWORK NEEDS TO BE FILLED OUT?**

First, for any accident with injuries, the Incident Report Form should be submitted to USPC as soon as possible. This form will be forwarded to the USPC Safety Committee, which has been tracking riding injuries for USPC for a number of years for analysis.

Second, for any accident where a person is taken to the hospital/emergency room, The USPC Official Verification section of the USPC Accident Claim form should be signed by the DC/CA and sent along to the hospital with the injured person or given to their family. The injured person should then submit all Explanation of Benefits (EOB’s) forms and Medical Bills showing any amounts not paid by their personal health insurance directly to Health Special Risk. The claimant should keep copies of all documents for their personal records.

### **WHEN DO THESE FORMS NEED TO BE SENT IN?**

For any accident, the Incident Report Form should be sent in as soon as possible. If the injured person was taken to the hospital/emergency room, and there is a possibility they will be filing a claim for excess medical bills, then the Proof of Loss Form needs to be sent in within 20 days of the incident.

## **WHERE DO I SEND THEM?**

Send the Incident Report Form to USPC and the USPC Accident Proof of Loss form to Health Special Risk (contact info and filing instructions on the Proof of Loss Form).

## **HOW DOES A CLAIM GET FILED?**

Once the Accident Claim Form is received in the HRS office, it is kept on file until such time as an individual submits any Explanation of Benefits forms and medical bill(s) showing the portion of the bill unpaid by the person's own health insurance. An HRS Claim adjuster will be assigned to the claim and will contact the claimant if additional information is needed to process the claim. Full claim filing instructions are also located on the Proof of Loss Form.

## **WHY DO WE NEED TO FILL OUT THE INCIDENT REPORT?**

The USPC Safety Committee has been tracking horse-related accidents occurring at Pony Club activities for some time. This committee periodically analyzes the types and numbers of injuries, common circumstances, effect of safety equipment worn, etc. Your participation in the study benefits all Pony Club members by assisting the Safety Committee to make educated recommendations regarding the prevention of accidents and injuries.