



CANADIAN PONY CLUB

INSURANCE FAQ

March 7, 2023

Loyalty

Character

Sportsmanship

1. Are paid coaches covered when hired by CPC for events (clinics, seminars, schooling, etc.)?

No, coaches should carry their own Commercial General Liability Insurance policy that provides coverage for riding instruction. A copy of a certificate of insurance should be obtained from these coaches prior to them representing CPC at any event.

2. Are Pony Club members who are paid an honorarium covered when working on behalf of CPC?

Our policy includes coverage for active members and Horse Masters (not associate and corporate members) who are coaching other active members and being compensated for the coaching. It is key that all other rules and regulations as it relates to members coaching other members are being followed (appropriate level and age requirements). For the sake of clarity please note that the policy does not cover ANY situation(s) where our members are coaching any non-members.

3. Are Pony Club members and volunteers who are reimbursed expenses covered?

Yes, with caution. Expenses inflated to obtain payment for the individual's time could be subject to scrutiny by both the insurer and CRA.

4. Are judges/examiners who are paid a nominal fee covered?

Yes, the CPC insurance policy covers judges and examiners.

5. Are members covered under the CPC policy when participating in events?

Pony Club members are required to be members in good standing with their PTSO. A membership with your PTSO includes Personal Liability insurance.

The CPC insurance policy provides protection to CPC itself and would respond in the event that legal action was pursued against CPC for bodily injury or property damage to a participant. It will however provide coverage for volunteers at sanctioned events and employees of the CPC.

6. What constitutes a "sanctioned activity"?

In order for activities to be considered "sanctioned activities", they must be approved by the Region prior to the event and appear in the minutes of the Branch or Region hosting the activity. For further description and examples of sanctioned events please consult the CPC Insurance Kit



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7. Who needs to sign a waiver?

Members must sign a Pony Club waiver annually. These waivers are valid for any and all Pony Club sanctioned events.

8. When does an incident report need to be submitted to the insurance provider?

If there is a serious injury that requires medical attention, a copy of the incident report should be sent to BFL CANADA as soon as possible. For minor injuries, CPC should maintain a copy of the report for their files.

9. What is Directors' & Officers' Liability Policy (D&O)

The Directors' & Officers' Insurance policy extends to officers, directors, volunteers, members, and employees of Pony Club. A Directors' & Officers' Liability policy (D&O policy) provides protection for the insured for certain claims that arise that **do not** involve bodily injury or property damage. The General Liability policy responds to incidents where there is bodily injury (someone is hurt) or property is damaged. The D&O policy responds on behalf of the insured for claims alleging a "wrongful act." A director or officer of the organization may be held liable or accountable for their actions or lack thereof. These circumstances can be referred to as "wrongful acts."

Example – Canada Pony Club is a not-for-profit organization. A claim is brought against the organization (its directors) for mismanagement or improper allocation of assets. The D&O policy would respond to this type of claim.

For more questions feel free to email us at info@canadianponyclub.org.