



The purpose of this brochure is to describe CPC insurance in a manner which enables members, volunteers and organizers to understand its application to CPC activities. Nothing in this brochure can be construed to extend, alter, vary or waive any of the provisions of the CPC and PTSO insurance policies.

Different insurance policies work together to protect CPC members and our organization

1. Member's personal third-party liability (through PTSO membership)
2. CPC third party liability insurance
3. CPC D&O insurance (for 'wrongful act' claims against directors and officers )



## Third Party Liability

Third-party liability insurance is an insurance policy that protects you if you're sued for a physical injury to someone else or damage to someone else's property.

### Individual Pony Club members

CPC requires its members to be members of their PTSO. This provides personal liability insurance

Protects the **member** against bodily Injury or property damage claims arising out of the **personal ownership or use** of a horse and/or your participation in most equine related activities.



#### Examples of what this covers:

- The horse you ride kicks and injures someone
- Your horse gets loose and damages a car

#### Not covered:

- Commercial use of horses (renting out horses)
- Participation in rodeo or unsanctioned racing
- Coaching or instruction
- Your own injuries<sup>1</sup>
- Claims from family members

#### Please note:

When CPC borrows a horse for a CPC sanctioned event (e.g., National or Regional competition) the horse owner has to be a PTSO member.

When lending a horse to another person to ride, it is strongly recommended for both parties to be a PTSO member

<sup>1</sup>When a rider gets hurt themselves, their personal health insurance would cover their medical expenses.

### The CPC organization

The CPC is covered for third party liability under our BFL liability insurance.

Protects the **organization, its volunteers and officials** against bodily injury or property damage claims arising out of the organization and operation of **CPC sanctioned activities**.

It protects unpaid volunteer coaches and Pony Club members against the same 3<sup>rd</sup> party liability claims when instructing Pony Club members only at sanctioned events.

Facilities rented for sanctioned CPC activities are also covered. Some facility owners request to be 'named insured'. These requests can be forwarded to the National office.



#### Examples of what this covers:

- A spectator trips and falls causing bodily injury
- A horse gets out of its stall at a CPC event and causes property damage
- A volunteer puts a ribbon on a horse, it spooks and bolts causing injury to the rider

#### Not covered:

- X Events that are **not** sanctioned
- X Events open to non-members
- X Coaching by a professional coach



### SANCTIONED EVENTS

- ✓ The event appears in your activity report that has been shared with and **approved** by the Region
- ✓ All activities are carried out in a prudent manner
- ✓ Activities are carried out in a manner consistent with industry and CPC rules and standards (e.g., the use of safety wear such as helmets, vests and sturdy shoes)
- ✓ All participants are members in good standing with the CPC
- ✓ Professional instructors, coaches, presenters or clinicians carry their own liability insurance



### Examples of sanctioned events

- Regular board and member meetings, AGM
- Educational activities for members, such as riding lessons, lectures, camps and clinics lead by appropriate instructors or volunteers
- Organization, operation and participation in Branch, Regional and (Inter)national activities in CPC recognized disciplines
- Testing for Pony Club levels
- Fundraising activities
- Some social events such as wind-up parties and Christmas parties



### Examples of events NOT covered

- X Events that are not sanctioned by the Regional or National organization (activity summaries)
- X Events co-hosted with a non-pony club group
- X Any type of events that precludes the wearing of helmets such as vaulting
- X Horse auctions, rodeos, wagon racing
- X Any event open to non-members



CPC allows the hosting of **open shows** for fundraising purposes, however: independent show / event insurance must be purchased by the organizers !

CPC's third-party liability insurance does not cover any events open to non-members



## Directors and Officers Insurance

### Who is covered?

The Directors' & Officers' Insurance policy extends to officers, directors, volunteers, members, and employees of Pony Club.

### What is covered?

Certain claims that arise that **do not** involve bodily injury or property damage, but rather 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."

### Not covered

Dishonesty and fraud , intentional criminal acts, illegal remuneration or personal profit, etc.

### Example

CPC 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.



CPC does not carry property insurance, but this may be advisable for Branches that own property such as a garage, clubhouse, jumps, office equipment, gazebo's etc. to insure against damage or loss of property (e.g., theft and fire)



CPC does not cover liability for professional coaches. Any professional coach or instructor must carry their own liability insurance and it is best risk management practice for Pony Club to ask them to provide proof of insurance and add CPC as additional insured.