

Middle California Region USPC Leader Training 2012 Insurance Information

If you have ANY questions about USPC insurance or what can be covered, please call:
Specialty Program Insurers (SPI)

Kristi Tourville-Poquette(Kristi.Poquette@hwins.com)
800-338-3313 8:00 a.m. to 4:30 p.m. Monday thru Friday, CST

Basic Information:

The USPC Insurance packet is emailed early each year to all leaders. All of the contents of the USPC Insurance Packet can be found at <http://www.ponyclub.org/page/Ins>

New Members:

- New members **MUST BE REGISTERED WITH USPC BEFORE** they participate in any activity, mounted or unmounted, with your club.

Coverage:

- Coverage is written through ACE American Insurance Company. Policies are effective December 31, 2011 to December 31, 2012. For complete policy coverage, please review the **USPC 2012 Insurance Plan** online at <http://www.ponyclub.org/?page=InsInfoForms>
- The United States Pony Clubs, Inc. and/or its Individual Registered Member Clubs, 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 club activity takes place. This coverage only protects the landowner for liability incurred as a direct result of a "covered activity." A covered activity is any club-scheduled educational activity to which the entire club or an entire segment of the club (for example, all D3s) is invited is covered, even if during the meeting there might be only one rider in the ring at a particular time. An officer of the club must have submitted the name and complete mailing address of the landowner, the location of the property, the date and a brief description of the activity **prior** to that activity taking place.

How to register:

- Register online at <https://old.ponyclub.org/insurance-request.php>
- To register, you will need the name, location and date of each activity. The fee is \$15 per location. Coverage must be renewed annually; coverage expires the last day of the calendar year. To show proof of insurance to your landowner, you can print a certificate once you have registered the location with USPC online.
- 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.**

Excess Medical/ Accidental Death & Dismemberment:

- USPC carries Excess Medical/ Accidental Death & Dismemberment to cover accidents/ injuries to adult volunteers and non-member participants. The request must be completed and paid for prior to the activity taking place. You must purchase this coverage for any event where non-Pony Club members are participating (for instance an open clinic or horse show).
- Coverage is \$28 per day and must be submitted by mail. You may register online at <http://www.spisports.com/uspc>
- 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. The Waiver form is available on the USPC website at http://www.ponyclub.org/resource/collection/40874EE2-AE22-40F6-9D9A-FCE43F58EB33/General_Activity_Release.doc.pdf

Insuring Fundraisers:

- 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 “2012 List of Locations and Landowners” as well as indicate the date and description to SPI.
- In addition, you must obtain the Optional Accident insurance available through SPI directly, for \$28 per day. This will extend the Excess Medical/ Accidental Death & Dismemberment coverage to the non-Pony Club participants in your activity. Complete the Optional Medical/ Accident online prior to the event at <http://www.spisports.com/uspc>
- 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. The Waiver form is available on the USPC website at http://www.ponyclub.org/resource/collection/40874EE2-AE22-40F6-9D9A-FCE43F58EB33/General_Activity_Release.doc.pdf
- **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. U.S. Equestrian sanctioned/sponsored events will need to have a separate application and premium charge. The forms will be available in the Insurance Packet or you can contact SPI to get an application. Remember that US Equestrian Federation events are NOT automatically covered; you must buy a separate policy to cover these events.
- If your club is hosting a used tack sale, you **must give a disclaimer that states clearly your club is not warranting the safety and condition of the tack, either now or in the future.**

Safety:

- USPC's insurance coverage requires that participants wear approved headgear and footwear. Failure to do so could affect the coverage.
- Liability claims arising from a failure to utilize safety procedures could have an effect on coverage in the future.

What is not covered?

- Rodeo, racing and jousting, mechanically operated amusement devices, fireworks. Swimming is only allowed as part of a Tetrathlon rally or practice, or an organized camp. Accidents involving alcohol are not covered.
- If your club is hosting a used tack sale, you must give a disclaimer that states clearly your club is not warranting the safety and condition of the tack, either now or in the future.

What to do in case of an accident:

- The DC (or RS in the case of a Regional Activity) should submit the **Accident Report Form** (available on the USPC website at <http://old.ponyclub.org/files/bin/3499>) to the USPC Office for purposes of tracking annual accident and injury statistics.
- For any accident where a person is taken to the hospital/emergency room, the Supervisor Verification section of the **Accident Claim Form /HSR Proof of Loss Form** (available on the USPC website at <http://old.ponyclub.org/files/bin/2940>) should be signed by the DC. This form should then be sent to HSR within 20 days of the accident. The claimant should keep copies of all documents for their personal records.
- For any accident involving an adult volunteer, the **Adult Verification Form** (available on the USPC website at <http://old.ponyclub.org/files/bin/2395>) should be filled out and signed by the DC or RS, verifying that the adult was acting on behalf of the USPC when injured. This form should be submitted along with the Proof of Loss form to HSR.
- **For instructions on filing accident claim forms**, please review the 2010 USPC Insurance Plan at <http://old.ponyclub.org/files/bin/4020>