

How To Use This Manual

Risk Management Overview

1. General To All Activities And Competitions

2. Specific To Non-Competitive Activities:

- *Individual Owners And / Or Boarding*
- *Breeding*
- *Clinics*
- *Coaching*
- *Driving*
- *Leasing*
- *Parades*
- *Ride-a-thons*
- *Rides / Buggy, Carriage, Sleigh Or Wagon*
- *Rides / Pony ETC.*
- *Trails Rides For The Public*
- *Therapeutic Riding*
- *Training*
- *Transportation*

3. Specific To Competitive Activities:

- *Cross Country*
- *Competitive Trail Riding*
- *Driving*
- *Dressage*
- *Gymkhana/ Fun Day*
- *Hunter/Jumper*
- *Polo*
- *Tetrathalon*
- *Vaulting*
- *Western*

4. Sample Release & Acknowledgment Forms

5. Sample Loss Report Form

6. Examples Of Losses That Have Occurred

7. Hard Facts About Helmets

ABOUT THIS MANUAL

Risk Management:

- Creates Safer Environments
- Avoids Uncertainty
- Provides Stability
- Reduces Costs
- Improves Insurability

Everyone should be aware of, and apply Risk Management procedures to eliminate accidents and/or minimize the possibility of an accident.

This manual has been prepared to assist everyone involved with Equestrian activities in the implementation of their own Risk Management Plan.

The manual is organized to maximize ease of use and understanding of the topic as follows:

Six Sections:

1. General considerations for All Activities and Competitions
2. Specific considerations for Non-Competitive Activities
3. Specific considerations for Competitive Activities
4. Sample Release Forms to assist in Loss Control
5. Sample Accident Form to assist in Loss Reporting
6. Examples of Losses that have occurred

This manual is very important to each of us as the long term control of losses is vital to the economic availability of Insurance coverage. Needless to say that every accident that is avoided or minimized results in a happier and safer Equine Environment for everyone. No one wants to bear the responsibility for serious injury to others.

NOTE:

The suggestions contained in this manual are a good starting point for Risk Management but are in no way a complete solution. Individual situations vary so much that general suggestions cannot anticipate all circumstances. The ideas contained in this manual cover most situations and are intended to start your thought process on the road to good Risk Management Planning.

This manual will evolve and be expanded with time. New pages and replacement pages will be sent out periodically as the need arises and as your valued suggestions are submitted.

Please offer your input as this is YOUR project and everyone can benefit from your experience.

Top

Equine Risk Management – An Overview

Risk Management is a Process of Identifying exposures and Determining Treatments. (Insurance is only one small aspect of the process)

Risk Management procedures properly applied will assist you in preparing for problems as well as controlling the impact of these events.

It is a tool which may be used by Individuals as well as Businesses, and assists in the implementation of a plan which reduces your chance of having a loss as well as the amount of loss which may result.

A good Risk Management plan involves Five steps:

1. Identify the Items which are subject to a loss.
 2. Identify the exposures which may cause a loss.
 3. Identify the treatments available to handle these exposures.
 4. Implement the best combination of exposure treatments.
 5. Monitor and modify the plan regularly or as necessary.
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1. Identify the Items which are subject to a loss. (Typically categorized as);

Physical assets:

- Real property such as Buildings and Fixtures on land
- Personal property such as Contents & Property other than real property

Income assets:

- Income sources may be interrupted if Property is damaged

Financial assets:

- Financial worth may be attacked through law suits for alleged third party bodily injury, property damage or personal injury such as libel or slander.

Human assets:

- You, your lifestyle and the cost to maintain a good life
- Your family and their lives and their contributions to the family
- Your employees and their benefits and their contribution to you
- Your friends and the public. Avoid law suits and loss of goodwill

Record the above **Items** clearly to Identify them and assist in Forming a loss picture.

2. Identify the Exposures which may cause a loss. (Typically categorized as);

Perils:

- Direct and obvious such as Fire, lightning, wind, vandalism, crime, etc.

Hazards:

- Maintenance, housekeeping, safety practices, flammables etc.

Listing the direct **Perils** then scrutinizing your premises and operational procedures for **Hazards** will show how the **Items** in #1 above may be subject to a loss. This will clarify your loss picture.

3. Identify the Treatments available to handle these exposures.
(Typically categorized as);

Retention:

- Deductibles, Self Insurance or bearing the risk yourself

Reduction:

- Separate items located near each other to spread the risk

Prevention:

- Implement a regular premises inspection with a check list that results in loss prevention through maintenance, good housekeeping, and safety measures etc. Prepare an action plan in advance of problems and include emergency phone numbers. Post appropriate warning signs. Provide adequate extinguishers and first aid kits.

Avoidance:

- Dispose of unnecessary items that are subject to loss

Noninsurance transfer:

- Where possible implement contractual arrangements that make others responsible for losses. Alter existing leases and contracts, lease instead of buying, obtain legally sound releases and get them signed by others, etc.

Insurance transfer:

- Purchase appropriate insurance policies for losses that you cannot assume, avoid, or differ to others.

Recognizing all of the alternatives available to deal with loss exposure allows for the most practical application of the solutions. (Insurance is just one of the available solutions.) Some things will be obvious while many items will have several treatment options requiring considerable thought. Consider all of the treatment options for each item that is exposed to a loss before making your decisions.

4. Implement the Best combination of exposure treatments. At this point you will be in a position to prepare and implement your Risk Management plan. Review your personalized loss picture and select the most appropriate measures.

Careful implementation of this plan will accomplish three things;

- Reduce the likelihood of a loss and its related expenses.
 - Provide the most cost efficient solutions to loss exposure.
 - Peace of mind knowing that exposures are recognized and controlled.
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5. Monitor and Modify the plan regularly or as necessary. (Life is not static)

People change, situations change, activities change and your resulting loss picture will change. An annual review should be part of your Risk Management plan and if obvious changes take place mid-year then a mid-year review may also be in order.

The Proverbial Ounce of Prevention:

- Examine your premise and the activities you will undertake carefully.
 - View this situation from the eye of all those who will visit your premise, be involved in your activities, or be affected by your actions.
 - Identify and record the physical hazards and the areas of activity which may cause a problem for yourself or to the person or property of others.
 - Use this recorded information to create a schedule of improvements to make as well as operational controls or changes and a pre-event check list.
 - Eliminate or reduce known hazards through good housekeeping, maintenance, and safety precautions.
 - Post warning signs in obvious locations where you have identified a potential problem that cannot be controlled.
 - Obtain legally sound releases and get them signed by others.
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Through safety and planning the chance of a loss is reduced. This will keep insurance costs to a minimum. You should be working and thinking about avoiding loss situations to reduce your costs. Intercity Insurance will assist you in this endeavor which is to your benefit.

Intercity Insurance is able to offer a full range of products and services to assist you in the in the transfer of risk to an insurance company where that treatment of an exposure is warranted.

Top

General Considerations for All Activities

1. Property Owned or Leased:

Predetermine And Control Exposures For A "Secure Site":

- Identify any requirements imposed on you by any leases or contracts you have with others.
- Invite Fire Protection Officers and Police to the premises so they are familiar with your location.
- Solicit the input of the Fire Protection Officers and Police when they attend your premises.
- Provide premises crime security through supervision and/or alarm systems, locks, etc. to reduce the likelihood of burglary or vandalism.
- Inspect your premises and itemize all hazards that could cause loss or damage to property.

Consider for example:

- Smoking regulations
- Defects in heating, water, electrical systems
- Storage of inflammables
- Improper use of extension cords or space heaters
- Housekeeping procedures
- Existence of fire sources (wood heat, welding, etc.)
- Ask yourself, "is there the any chance this situation could cause damage to occur"?

Emergency Response:

- Emergency phone numbers should be posted by phones which are at known locations.
- Private fire extinguishers must be charged regularly and placed in obvious locations.
- Yourself, staff and/or volunteers should know how to use extinguishers.
- Control congestion on the premises to provide access for emergency vehicles.

Contingency Plans:

- Design an evacuation plan to follow in the event of a major catastrophe including the transportation of animals.
- Arrange for an emergency location to house animals in the event of a major catastrophe.

Maintain The "Secure Site":

- Involve staff and/or volunteers in this process so they are sensitive to these concerns.
 - Train staff and/or volunteers to respond to the above and advise you of problems they notice.
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2. Property Not owned but in your care, custody or control:**General;**

- Apply all considerations discussed above.

Limit Liability:

- Release and Acknowledgment forms or Hold Harmless agreements should be obtained where applicable (see Section 4)
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3. Injury or Damage to people or property of others:

The points that follow are in no particular order of priority.

Predetermine And Control Exposures For A "Safe Site":

- Identify any requirements imposed on you by any leases or contracts you have with others.
- Inspect your premises and itemize all hazards that could cause bodily injury or property damage. (ask yourself, "is there the remotest chance of an accident being caused by this situation?")
- Are public areas free of all hazards possible. (i.e. slip/trip hazards, equipment, animals, unsafe seating, poor lighting, etc.)
- Control known hazards that cannot be eliminated. (i.e. barricades, sound fencing, supervision, safety equipment etc.)
- Restrict visitors to certain controlled areas for parking, seating, viewing etc.
- Keep animals separated from people and property of others as much as is practical. (i.e. stable area, fencing, loading/unloading areas, holding/ warm-up/practice areas, etc.)
- Prominently post clearly worded signs to warn of all known hazards. (i.e. restricted areas, slip fall dangers, smoking restrictions, existence of animals, etc.)

Maintain The "Safe Site":

- Appoint a Safety Officer (even yourself) to conduct Regular spot checks to assure new hazards have not appeared and that controlled hazards are still under control. (Develop a checklist and report form for this purpose.)
- Empower the Safety Officer to take the necessary steps to ensure the premises and activities remain safe. (i.e. postponement of activities due to inclement weather conditions)
- Conduct meetings with everyone involved (staff, volunteers, family Insured Persons etc.) to discuss rules, regulations, and safety related matters.

Limit Liability:

- Release and Acknowledgment forms should be obtained where applicable (see Section 4)

Avoid Being Negligent:

You may be held responsible for your actions or lack of action. Law suits claiming reimbursement for injury or damage are usually founded on the contention that the injury or damage was in some part the result of negligence or breach of contract.

An action or lack of action is negligent when the following elements are present:

- A duty of care is owed by one party to others
- The standard of care imposed by this duty is breached
- Injury or damage is suffered
- The breach of the standard contributes to the injury or damage

Emergence Response:

- Emergency phone numbers should be posted by phones which are at known locations.
- First Aid equipment should be readily available and in obvious locations.
- Key people should be trained in basic First Aid. (Have someone take a course)
- Control congestion on the premises to provide access for emergency vehicles.
- Maintain a supply of "Accident Report Forms" to obtain important information should an accident occur (see Section 5)

General Considerations For Competition Activities

Premises:

- Have designated "warm-up" areas where no lounging is allowed if others are riding.
- Designate a risk management committee for the competition. They can examine the premises, the barns, the rings, the means of access for horses, riders, cars, trucks, trailers, other participants and the general public to determine the specific safety hazards for the specific competition and develop a strategy which addresses the hazards and minimizes the risks to all involved.
- Post large visible signs warning of the dangers of horses and horse related activities.
- Determine how best to limit contact and access between the general public and the barn, warm-up and competition areas.
- Check safety of footing, jumps, fence barriers, barns. (i.e. protruding nails etc.)
- Have Saint John's Ambulance or trained paramedics on site for the duration of the competition.
- Have water available for both horses and riders.
- Strictly limit access to competition areas to officials, competitors, emergency personnel and trainers.
- Fire precautions should be listed and in place prior to the event.
- Emergency evacuations should be considered and a plan for such developed prior to the event.
- Hazardous materials and any equipment presenting a danger should be well stored and out of reach of horses and animals.
- Have a plan for garbage disposal.

- Signage should be posted at the competition so important rules are readily available to those who must abide by them.

Horses:

- Have a farrier and vet "on call" or in attendance depending on the level of competition.
- Have a "horse ambulance" i.e. stock trailer, vehicle and several ropes on hand and available for use in emergencies.
- Establish a policy to deal with unruly or unsafe animals who are present at the event.

Participants:

- Ensure all riders wear a safety approved helmet with harness, boots with a heel and proper attire.
- Do not allow junior riders to ride stallions.
- Require Insured Personship in the Provincial Equestrian Association of all participants where practical.
- Rules of conduct for the exercise and warm-up areas should be posted and enforced.
- Equipment checks should be undertaken prior to the event to ensure it is safe and usable.

Spectators:

- Only allow dogs on site if under control and on a leash.
- Supervision of minors and restricted areas is an important consideration.

Activities:

- Utilize and follow the rules set out by any sanctioning bodies for competitions by running as a permit or fully sanctioned competition.
- Use only well qualified officials i.e. judges, course designers, stewards.
- Be cognizant of various weather conditions, the effect on horses, individuals, and how they can perform. Have a plan or be ready to implement a plan should conditions change. (i.e. thunderstorms, lightning, hail, excessive heat or cold, time of day and light availability)
- Have a strict code of ethics and rules printed in the prize list or entry booklet, have the show committee knowledgeable about it and prepared to enforce it. (i.e. no inhumane treatment of horses allowed)
- Have all competitors, owners and riders, and parents or guardians if applicable, complete a Release and Acknowledgment form. (see Section 4)
- Have a supply of Accident/Injury report forms (see section 5) available to be used if an incident should arise.
- Make certain that liability insurance is in place and adequate .

Top

Specific to Individual Owns and Boarding Activities

Premises:

- Keep all barns "smoke free" and post large conspicuous no smoking signs.
- Store manure away from barn and maintain a safety check with respect to heat and combustibility.
- Store manure away from water run-off areas and become knowledgeable about environmental rules for manure storage and removal for your area.
- Have a fire extinguisher and first aid kits located in an obvious place in the barn and have them checked regularly.

- Regularly inspect barn, riding areas, paddocks and fencing for , breaks, condition of the footing, or other dangers i.e. broken posts or rails, protruding nails or other sharp object, holes, wet or slippery areas.
- Examine farm area or acreage to determine if animals are adequately prevented from escaping and coming in contact with cars, roads, highways etc.
- Post large visible signs warning of the dangers associated with horses and horse activities.
- Ensure that all visitors to the barn are supervised by a knowledgeable horse person. All small children should be kept under close supervision.
- keep barn tools and other equipment stored in a safe place (i.e. tractors, harrows etc. should be kept out of riding rings, paddocks or aisles).
- all feed including grain, supplements, pellets, hay and all medications should be stored in a safe place and particularly out of the reach of children and animals should they "become loose".
- Have one person designated to "lock up" at night and give the barn and horses a thorough check.

Horses:

- Barn aisles should have sufficient width for horses to pass one another without interference and with sufficient room to prevent stabled horse from biting or kicking other horse as it passes through aisle; do not allow to become cluttered.
- For each horse, maintain a list of emergency contact phone numbers including the owner, the preferred vet and farrier. Keep these numbers either posted by the horses' stall or maintained on a list that is easily accessible by barn staff.
- For the health of all horses in the barn establish and maintain a specific immunization and deworming program with the help and advice of your veterinarian. Keep up to date records.
- Have individuals tack, untack and groom in their horse's stall or a designated grooming stall and not the barn aisle.

Activities:

- Determine level of knowledge and competence of new boarders upon arrival and at regular intervals so their specific needs can be addressed.
- Establish a ride with a buddy rule or ensure beginners are not left on their own.
- have riders wear boots with a "heel" and a safety approved riding helmet.
- Do not allow lounging if others are riding unless with the consent of the other riders.
- People working with horses should be knowledgeable and wear protective footwear.
- Riders should not jump unless in a supervised situation.
- Develop, post and maintain specific rules which suit your specific situation. (i.e. rider must wear a safety approved riding helmet with a secure harness when riding etc.)
- Encourage boarders to regularly check and maintain their tack and other equipment in good working condition.

Top

Specific to Client Activities

It is recommended that you refer to "General to All Activities" on pages 5 and 6 as well as reviewing the suggestions relevant to "Boarding" on pages 9 and 10.

Instructor:

- Make certain of the clinician's credentials and that he or she possesses liability insurance which covers the course offered.
- Have someone trained in first aid present along with a first aid kit.

Horses:

- Ensure that those participants who are stabling temporarily at the facility where the clinic is held are shown where emergency and safety equipment is, telephone etc.
- Make certain water is available for the participants and horses.

Participants:

- Release and Acknowledgment forms should be obtained where applicable (see Section 4).
- Require Insured Personship in the Provincial Equestrian Association of all participants where practical.
- Have participants indicate their level of competence on the entry or sign-up form and then have clinician assess individual's level of competence to ensure participant is in the level which corresponds with his or her level of competence.
- Ensure that participants are aware of the facility's safety rules.
- Ensure participants follow safety rules, i.e. wear approved hard hat with safety harness, boots with heels. Follow normal safety precautions with respect to inspection of footing, fencing, condition of jumps or other obstacles and the safety of visitors and spectators.

Top

Specific to Coaching Activities

It is recommended that you also refer to "General to All Activities".

Premises:

- Follow normal safety precautions with respect to inspection of footing, fencing, condition of jumps or other obstacles.

Participants:

- Release and Acknowledgment forms should be obtained where applicable (see Section 4).
- Ensure students utilize proper safety equipment (i.e. a safety approved helmet with safety harness, boots with heels).
- Routinely inspect student's tack and equipment for fit and state of repair

Activities:

- When teaching students on horses not owned by the student, ensure that the horses is suitable for the level of the student.
- Before commencing teaching, ensure that all equipment is stored safely and that all jump cups not in use are removed from standards.
- When teaching groups, ensure that all students understand the basis safety rules with regards to maintaining safe distances between horses and have the skills to carry them out.
- Follow normal safety precautions with respect to safety of visitors and spectators.
- Tack should be checked for necessary repairs on a regular basis
- coaches should be trained in first aide and C.P.R.

Top

Specific to Driving Activities

DRIVING RING AND WARM UP RING:

- Are fences and rails in good repair?
- Is footing adequate?

- Are there any dangerous objects or situations to which horses or public will be exposed?
- Are the gates in good repair and of adequate width for the types of hitches and vehicles being shown?
- Is Ring and Warm Up area large enough for type and number of hitches competing?
- Is Warm Up area to be cleared of other activities while hitches are using it?
- Is holding area adequate to allow classes to enter and leave ring safely?
- Does holding area conflict with warm up area?
- Are alternate access routes available if an emergency happens?

HITCHING AREA:

- Are spectators adequately protected near holding area?
- Is hitching area provided large enough for vehicles and hitches?
- Is hitching area free of conflicting or dangerous activities?
- Is public protected or restricted in hitching area?
- Is adequate access provided between hitching area, warm up area and ring? Are they clear of obstructions and wide enough?

BARN:

- Are the stalls in good repair and free of sharp or dangerous objects?
- Is the wiring safe, free from dangling extension cords, etc.?
- Are the alley ways clear and unobstructed?

OTHER:

- Are there any activities (hoist, etc.) that are not compatible with horses being undertaken near ring, warm up area or holding area?
- Are spectators protected along access routes, i.e. not allowed or additional personnel to clear the way?
- Are adequate precautions in place to protect spectators?
- Access routes to ring and holding areas are clear of obstructions and spectators?
- Are first aid attendants/ veterinarian available in case of emergency?
- Are pilot cars to be used?
- Is communications available (cellular phones, radio communications) in case of emergency?
- Are outriders needed to assist with traffic and emergencies?
- Is comprehensive first aid kit available? (B.C. #2 or equivalent)
- Are first aid personnel in attendance?
- Are group instructions to be given, i.e. road rules, group driving etiquette, etc. ?
- Is safety person appointed to do safety inspection prior to moving out?
- require participant to withdraw in unsafe vehicle/horse/harness.
- Are maps to be provided to each participant?
- Are alternate routes available and indicated on map? (i.e. easier and shorter)
- Safety headgear strongly recommended for all drivers, grooms, and passengers.
- Are required number of grooms in attendance on multiple hitches?

Top

Specific to Leasing Activities

Have lessee and lessor complete a lease contract which sets forth the parties respective rights and obligations. Consider all the points that are applicable to your situation take the relevant information to a lawyer so a formal lease agreement can be prepared.

The following basis points should be included:

- When is the commencement and what is the duration.
- What is the monetary obligation and when is it to be paid. (i.e., the first of the month, quarterly)
- who is responsible for the daily care of the horse, is it to be boarded out and if so where, or is it to be under the direct care of the lessee.
- Can the lessee move the horse without the owner's consent. (i.e. to a different boarding operation or farm)
- Set out what the intended use of the horse is and if there are any restrictions on use. (i.e. can the horse be used in competitions, trail rides)
- Are there geographical restrictions on where the horse can be taken. (i.e., not out of the province or country)
- Which party is responsible for what costs, which party pays for vet bills for normal health care and what is considered routine health care. (i.e. regular worming and immunizations, which party is responsible for major health problems or accidents)
- Who is responsible for farrier costs and what is the expectation as to frequency of care.
- If the horse is involved in a serious accident or serious sickness i.e. colic, does the lessee have to contact the owner for instructions or can the lessee go ahead with emergency care.
- Provide a mechanism for each party to terminate the lease, i.e. if the lessee is not caring for the animal in accordance with reasonable horsemanlike practices or if the horse is just not suitable for the lessee.
- If lessee, deal only with a reputable horse owner and consider having a second opinion as to suitability and health of the target horse.
- If owner, be careful to ascertain the level of competence of the potential lessee so that a suitable "match" is made; have the potential lessee indicate what their level of competence is and then have it assessed independently; advise lessee of any known vices of horse.
- Disclosure if horse is insured, what value, what coverage and who the insurer is in case approval is required from the insurer for certain procedures to be carried out. Also determine who pays the cost for what insurance and who is the beneficiary of proceeds if any.
- Ensure and include as an obligation that both parties be Insured Persons of their provincial association.

Top

Specific to Ride-Buggy, Carriage, Sleigh or Wagon

- All vehicles should have a slow moving vehicle symbol displayed and hydraulic or approved mechanical brakes.
- All vehicles should be operated by an employed driver at all times. Drivers should have considerable driving experience and maturity.
- Use a helper in addition to the driver to assist and control passengers.
- Do not allow alcohol on board.
- All Passengers should be sitting down while vehicle is in motion. Haywagons should have side boards at least 2 feet above the seating level and a controlled access and entry way. Prevent the throwing of hay.
- A driver or an assistant should be seated in the driver's seat while loading and unloading passengers from the horse drawn vehicles to control sudden movement from the animals. All Passengers should be assisted in and out of the vehicle and requested to do so while facing the vehicle (climb in, back out).
- Lights should be used on the front and the back of the vehicle for dusk and night rides and reflectors attached to horse's tack, saddle or neck yokes.
- All harnesses should be in excellent condition and only the soundest repairs permitted.
- All employees and Independent Contractors should be fully informed of your requirements and agree to enforce them.
- Release and Acknowledgment forms should be obtained where applicable (see Section 4)
- Maintain a supply of "Accident Report Forms" to obtain important information should and accident occur (see Section 5)

Top

Specific to Rides – Pony Etc.

- All ponies should be led, on foot, by strong, capable mature person accompanied by a sidewalker.
- All children should wear properly fitted safety approved riding helmets equipped with safety harnesses.
- Stallions or sick ponies should not be ridden.
- Double riding or bareback riding should never be allowed.
- All employees and independent contractors should be fully informed of your requirements and will agree to enforce them.
- Release and Acknowledgment forms should be obtained where applicable (see Section 4)
- All personnel should be trained in basic first aid.
- Maintain a supply of "Accident Report Forms" to obtain important information should and accident occur (see Section 5)

Top

Specific to Trail Rides for the Public

- The minimum age for riders should be 6 years old. All riders should be matched to horses according to aptitude, ability, and size. Each rider should properly fit into his/her saddle and his/her feet should properly fit into the stirrups. Only one rider per horse should be allowed.
- Riders should be carefully checked to ensure that each rider is physically and mentally fit to ride a horse. Overweight and/or young riders should be carefully screened by the stable manager. Elementary riding safety should be explained to all riders, including how to control a run-away horse. A pre-ride safety program should be implemented.
- Experienced, gentle horses with well defined withers (to keep the saddle from rolling) should be used. No sick horses or stallions should be ridden. All horses should be saddled and each horse should be properly fitted with its own set of tack (not to be changed from horse to horse).
- All riders should be accompanied by a guide with a ratio not to exceed 6 riders to 1 guide if the gait is a trot or slower. Before exceeding a trot, riders should have ridden with the stable at least three times and a ratio of 4 riders to 1 guide should be maintained.
- Riders should not dismount on the trail. If a rider drops anything from a horse, the guide should pick it up. Horses should be kept to a walk when going downhill.
- Guides should have considerable experience and maturity. Younger guides could accompany older guides. You should have a system to check the training and qualifications of guides.
- All guides should have current first aid training from accredited source. (i.e. Emergency Medical Technician or Red Cross)
- a. All saddles should have breastcollars and either tapaderos or safety break-away stirrups and be in good repair.
b. The cinches and latigos should be In new or in excellent condition.
c. One piece or tied reins should be utilized.
d. Safety approved riding helmets should be mandatory for all riders.
- There should be at least one functional set of two-way radios or cellular phones on each ride.
- All employees and independent contractors should be fully informed of your requirements and will agree to enforce them.
- Release and Acknowledgment forms should be obtained where applicable (see Section 4)
- Maintain a supply of "Accident Report Forms" to obtain important information should and accident occur (see Section 5)

Top

Specific to Therapeutic Riding Activities

FACILITY:

- Fire drills must be carried out twice per year (spring/fall or summer/winter).

- Stable; Stalls, bars and mesh wiring should be in good repair. There should be a door on the feed room. There should be a door on the utility room with all equipment stored safely.
- Arena, fences and gates should be in good repair. Any protrusion into the arena should be covered by bumper boards to protect the knees of riders and also the volunteers.
- The ramp and/or mounting block should be easily accessible, in good repair and outside of the arena (where possible).

HORSES:

- Tack should be cleaned and checked for necessary repairs on a regular basis. A record of repairs should be kept.
- Up-to-date records of care for the horses including vaccinations, worming and farrier visits should be available at all times.
- Horses should be schooled to keep them tuned up and ridden out occasionally.
- Horses should be kept a safe distance apart in the ring.

PERSONNEL:

- All staff and volunteers should be trained in the correct tying of a quick release knot. Quick release clips may also be used.
- Instructors must have a valid First Aid certificate. Volunteer personnel should also be encouraged to take First Aid and CPR courses, especially those working towards CanTRA certification.
- Personnel working around the horses should wear safe footwear which protects heels and toes.
- Volunteers should be trained in methods of basic handling in addition to leading, sidewalking and methods of supporting the rider.
- Instructors should be trained in the correct procedures to follow in the event of an incident/accident (e.g. rider falls from the horse).
- Volunteer clinics should be held regularly and a hand-out including safety precautions should be available for all personnel connected with the programme.
- Instructors should either be qualified or show evidence of working towards CanTRA certification. This should be a priority.

RIDERS:

- A.S.T.M. approved headgear secured with a permanently affixed safety harness must be worn.
- The following forms should be on file for each student:
 - Physician's referral
 - P.T. evaluation (optional but most helpful)
 - Witnessed parent/guardian release; volunteer release
 - Photo release
 - Therapy report (optional)
 - Progress report
 - Down's Syndrome verification (where applicable)
 - Incident report (keep on hand to use as needed) - must also be used for all volunteers involved with the programme.
- Safe mounting and dismounting procedures should be supervised by qualified horse personnel with a therapist's input as required. It will be necessary to see the head instructor and/or assistant instructor teach a class of disabled riders.
- Hippotherapy - if this is offered as part of the programme, the Instructor should be responsible for the horse and sidewalkers with a qualified Therapist responsible for the rider receiving the hippotherapy. Both should be present during the sessions.

In The Event Of An Accident:

- Instructor to call entire ride to a halt.
- Each leader and all sidewalkers to stay with their own horse and rider.
- Instructor to go quickly to the fallen rider.

- Instructor to determine which sidewalkers should assist and ONLY he/she to give direction and instructions. Parents or spectators may be used to help.
- Instructor to send for a blanket (which should be available in the barn, clean and wrapped) and the First Aid kit.
- Depending on the severity of the incident, an ambulance may have to be called.
- The instructor should stay with the injured rider and if this is more than a minor injury, the remaining riders should be dismounted. However the instructor should decide where it is most important for him/her to be - with the patient or supervising the dismounting. This will depend on the expertise of those present.
- If this is a minor injury, the rider may sit out for a while and the lesson be continued. The rider may be mounted again before the end of the lesson or it may be decided to wait until the following week. The instructor and physiotherapist are the most familiar with the riders and therefore should determine the best course of action.
- If a rider has fallen it is MOST important that they be checked either by the family doctor or at the hospital.
- ALWAYS complete an incident report. If parents or a rider refuse a visit to the hospital, this should be recorded on the incident form.
- The most important Point to reinsured Person when an incident of any kind occurs is, that several people Do NOT rush to the injured rider thereby leaving the rider for whom they are responsible unattended. A calm, controlled atmosphere is essential.
- It is suggested that an incident drill be carried out with each class so that the majority of your volunteers know what is expected of them.

PHYSICIAN REFERRAL POLICY

The CanTRA Medical Committee makes recommendations concerning "Physician Referrals" which should be referred to on a regular basis.:

LIGHTWEIGHT HELMETS GUIDELINES:

CanTRA requires the use of A.S.T.M. approved helmets during all mounted and driving equine activities. CanTRA approves the use of lightweight helmets according to the following guidelines:

Conditions for the use of Lightweight Helmets:

- Physically involved riders must be evaluated by a Physical or occupational Therapist to determine the appropriateness of using a lightweight helmet and to recommend which type to use.
- A lightweight helmet may only be used when there is a leader and one or more sidewalkers with the rider.
- A lightweight helmet may only be used during back riding sessions when there is a leader and one or more sidewalkers. The person back-riding is also required to wear an approved helmet.

Lightweight Helmet Characteristics:

- CanTRA requires that the helmet be secured by a non-elastic, built-in safety harness.
- CanTRA requires the use of a lightweight helmet that has passed a safety impact test.
- The helmet must fit securely with adequate fitting adjustments, as in hockey and bicycle helmets which are CSA approved.

Indications for Lightweight Helmet Use for Riders with Physical Disabilities:

- The helmet may be used when the rider does not have adequate head control to support the weight of a standard helmet.
- The helmet may be used for the rider with mild head and neck alignment difficulties, which are significantly increased by the weight of a standard helmet, resulting in the inability of the therapist to facilitate quality alignment.
- The helmet may be used for the rider with a superficial shunt which would not function properly with a standard helmet.

- The helmet may be used for a rider whose head is too small, too large or otherwise shaped to properly fit in a standard helmet.

Indications for Lightweight Helmet Use for Riders Who Do Not Have Physical Disabilities:

- A lightweight helmet may be used for the rider whose head is too small, too large, or otherwise shaped to properly fit in a standard helmet.

Contradictions for Lightweight Helmet Use:

- The lightweight helmet is not recommended for the rider with a cranial skin flap (skull bone or other hard material not completely covering the cranium).

Top

Specific to Transportation Activities

- By towing a trailer you change the handling characteristic of the Tow vehicle. Conditions you may encounter can cause sudden trailer sway. When used properly the "weight distribution hitch" and sway control reduces unsafe tow vehicle handling. To suitability you should always refer to the Manuals provided by the Vehicle and Trailer Manufacturer and seek the recommendations and advise of the Trailer Dealer. The Federal and Provincial Department of Transportation, the Automobile Associations, Recreational Associations and R.V. magazines offer good advice on trailer towing practices.
- General and specific regular maintenance for Tow Vehicles and Trailer should be of prime importance to all people transporting horses (private and commercial).
- A list of equipment for all types of horse transportation as well as safety equipment for roadside emergencies:
 - hydraulic or mechanical jack in good repair, 2 chalk blocks
 - tire wrench
 - two road flares, mechanical preferably triangles (motor vehicle law)
 - spare tire and wheel mounted and holding recommended amount of air
 - roll of electricians tape
 - small first aid kit - human
 - small first aid kit - horse, water pail
 - extra halter, shank with snap, preferably cotton rope 8' or longer
 - extra halter
 - small broom and shovel
- Braking systems on trailers should be maintained and always functioning properly.
- Breakaway systems and wet cell battery should always be functioning properly and changed.
- Inside horse area should be maintained for safety of the animals. (i.e. floors checked minimum twice per year, mats removed and floor dried for inspection)
- Relationship of size and height of trailer in accordance with size and number of horses being transported.

Top

Specific to Driving Competition Activities

Rules And Actions Required By The Show Committee:

- The judge must excuse from competition an unsafe vehicle, unruly horse or driver clearly out of control.
- Junior drivers under 14 years of age must be accompanied in the carriage by a knowledgeable adult horse person. Failure to comply will incur elimination.
- Under no conditions shall a bridle be removed from a horse while it is still put to a vehicle. Bridles should fit snugly to prevent catching on the vehicle or other pieces of harness. Failure to comply will incur elimination.

- The horse(s) must never be left unattended while put to a vehicle. Failure to comply will incur elimination.
- One groom is required for a pair or tandem to assist in the event of difficulty. Two grooms are required for four-in-hands or unicorns to assist in the event of difficulty. When grooms are required, failure to comply will incur elimination.
- The driver must always be the first person to enter the vehicle and the last to leave. Passengers must never be left on a vehicle while the driver is dismounted unless the passenger has taken control of the reins.

Grounds Rules Will Apply And Be Enforced By The Show Management:

- No excessive speed permitted in the warm up area.
- Putting to/unhitching is to be done in designated areas only, not in barn aisles or stable area.
- A competent groom/header MUST be in place and heading horses at all times when a multiple hitch is being put to or unhitched.
- All groom/headers MUST be capable of controlling the hitch they are attending.
- When a hitch is left in the care of a groom/header, the groom/header MUST have the lines in their hands at all times.
- No horse shall be lunged, double lunged, or ground driven while hitched to a vehicle. Failure to comply will incur elimination.
- Bridles must be equipped with a throatlatch and a noseband or cavesson,
- When grooms are required they MUST accompany the vehicle at all times that the hitch is being driven on the grounds.
- The vehicle that a junior driver uses MUST be capable of having the adult sit on the seat beside them, not behind them.
- When passengers take control of the lines from a driver, they MUST be capable of driving the horse(s).

Top

Specific to Polo Activities

Premises:

- Follow safety precautions with respect to inspection of footing, condition of fences, goal posts.
- Have a well equipped first aid kit and someone trained in first aide or paramedics on site.
- Post large visible signs warning of the dangers with respect to horses and horse related activities and of the danger of flying balls.
- Consider spectator safety in relation to your particular site, and enforce a "buffer zone" between the field and the spectator area to avoid contact with horses and flying balls.
- Have a horse ambulance, truck, stock trailer, and several ropes on site and available for use in emergency.

Participants:

- Require Insured Personship in the Provincial Equestrian Association of all participants where practical.
- Release and Acknowledgment forms should be obtained where applicable (see Section 4).
- Ensure participants follow safety rules i.e. wear a safety approved helmet with safety harness, boots with heels.

Top

Specific to Vaulting Activities

Facility:

- The practice/competition arena should accommodate an 18 meter diameter circle.
- Footing should be soft, but not too deep, non-slip and of springy material.
- A covered arena should have a clear height of at least 5 meters
- If an indoor facility is used for barrel training, protective mats are necessary. The area for the practice barrel should have similar footing as the arena.

Horses:

- Horses and ponies should be at least 5 years of age before being used for training vaulters or for competition and stallions should not be used.
- In a canter competition, a horse or pony may only be used for up to 4 starts in one day, but for a maximum of two teams. Two pairs count as one team, as do four individual vaulters.
- A veterinary check for soundness and general health is recommended at all events.
- The organizer of an event should have the right to demand a negative valid Coggins test from all participating horses.
- Every competition should have a vet and farrier available on call.

Equipment:

All tack should be inspected prior to each vaulting lesson. Damaged tack should be repaired prior to use. The following equipment is recommended for all vaulting programs:

- Vaulting surcingle, torque resistant and preferably reinforced with a steel frame.
- Padding so that the surcingle does not touch the withers of the horse
- Snaffle bridle or cavesson
- Side reins with elastic give
- Vaulting pad to protect the horse's back

Participants:

- The outfit for vaulters should be practical for the sport, allowing ease of movement, but without loose fabric which could become entangled in equipment or another vaulter.
- Vaulters should not wear jewelry or watches while training or competing. Only stud type earrings are permissible. Long hair should be tied back. Fingernails should be kept short.
- Because of the unique nature of vaulting, protective headgear should not be used. Safety studies indicate that the risk of neck injuries caused by the helmet far outweighs the potential for head injuries. Vaulters should wear an approved riding helmet for warm-up or training.
- All vaulting sessions should be under the direction of a coach who is trained in proper, safe vaulting procedures. Equestrian Vaulting Association coaching certification is recommended.
- Spectators should be kept at least 2 meters away from the vaulting circle.
- At least one person with standard first aid training should be present at all training sessions. A first aid attendant is mandatory for all competitions.
- A first aid kit should be on hand at all vaulting sessions, as well as the availability of ice or cold compress materials.
- As there are unique requirements when longeing a horse for vaulting, longers are encouraged to complete the Provincial Longeing Certificate course where available through their Equestrian Vaulting Association
- Competitors who will start on a horse loaned to them for an event, should be given an opportunity to practice on the unfamiliar horse before the competition.
- Degree of difficulty restrictions for freestyle routines are listed in the Vaulting Rules and apply to all vaulters competing at the Division D and C levels. These restrictions exist for the safety of the vaulter.

Top

Sample Release & Acknowledgement Forms

Obtain The Advice Of Legal Council Prior To Using This Form.

Here is a sample Release and Acknowledgment Form for your consideration. This is a sample only that is provided to stimulate thought and require the approval of your legal counsel prior to their use.

- At Clinics
- At Competitions
- For Participants in General
- By Individuals Leasing Horses
- By Individuals Boarding or Transporting Horses of Others

It is **Important To Note** that the "Release and Acknowledgment Form" attached is provided as a sample only and should be reviewed by your legal counsel prior to use.

No Responsibility For The Legal Strength Of This Form Is Accepted Or Implied.

Top

Accidents – What to do and how to do it

FAMILIARIZE YOURSELF WITH THE FOLLOWING:

1. Are Emergency Phone numbers posted by phones which are at known locations?
2. Is First Aide equipment readily available and in obvious locations?
3. Is there a Paramedic/First Aid/Ambulance service available to respond?
4. Is congestion controlled on the premises to provide access for emergency vehicles?
5. Is there a supply of an "**Accident Report Form**" to obtain important information should an accident occur?

WHAT TO DO IF AN ACCIDENT OCCURS

- Halt the event or activity.
- Obtain or provide assistance (for injured people or animals).
- Contain the situation to avoid further injury or accident.
- Control crowds for their protection and to allow access by emergency personnel.
- Never admit responsibility and Never volunteer information that may be incriminating.
- Make notes as soon as possible (names, addresses & phone numbers of witnesses etc.).
- Complete an "**Accident Report Form**".
- Report the incident to your insurance agent as soon as possible and send a copy of the "**Accident Report Form**".

Top

Examples of Recent Equine Accidents in Western Canada

This information shows that equine activities can take their toll on people. We must strengthen our resolve to proactively avoid these problems through education and the implementation of safe practices.

Liability Losses:

(horse causing injury or damage to others resulting in an Insured Person being sued)

The following table shows 15 of the losses that have recently occurred. These statistics show that the majority of serious liability claims result from three things:

1. Insufficient caution when a horse is in close proximity to other people or property.
2. Relinquishing control of a horse to others who may not be familiar enough with the horse or may not be experienced enough with equines in general.
3. Unsuccessfully confining the horse within the premises (fences and/or gates)

Solution - Exercise great care and awareness when your equine is in close proximity to others and make every effort to assure that your equine cannot escape the confines you provide.

Item	Description of Loss
1.	Liability - Insured Person's horse kicked a friend breaking their back.
2.	Liability - Person lost sight in one eye when kicked by their own horse while riding on an Insured Person's property.
3.	Liability - Insured Person's horse threw its rider and escaped onto road where it was struck by vehicle. Injury to passenger in vehicle.
4.	Liability - Insured Person's horse escaped onto the road & hit vehicle.
5.	Liability - Insured Person's horse kicked a parked vehicle.
6.	Liability - Insured Person's horse knocked a lady off her horse injuring her.
7.	Liability - Third Party vehicle struck 2 horses which had wandered onto roadway. Third Party looking to owners of horses for payment of his damage.
8.	Liability - Insured Person's horse injured a person's neck & hand in a feed room.
9.	Liability - Person was riding Insured Person's horse in indoor arena, fell off horse and was kicked fracturing her back.
10.	Liability - Person was thrown from her horse and fractured back during an event. Our Insured Person was a technical delegate for event.
11.	Liability - Person's teeth damaged when the portable pen fell over and hit her in the face.
12.	Liability - Insured Person's horse damaged third party vehicle.
13.	Liability - Insured Person's horse damaged third party vehicle.
14.	Liability - Person's own horse trampled her son after she had put the horse out for extra grazing on an Insured Person's property.
15.	Cargo Loss - When a Insured Person was transporting her brother-in-law's horse, it put its' foot through wood deck floor in back of truck, broke leg & had to be put down.

Accidental Death DisInsured Personment or Disability Losses:
(accidents resulting in injury to an Insured Person)

The following table shows 16 of the losses that have recently occurred. These statistics show that the injuries to Insured Persons caused by their own horse give rise to questions concerning horsemanship, and safe practices such as riding within one's capabilities. The exposures to being thrown, kicked, stepped on, bitten or pinned against other objects are causing serious injury to our own Insured Persons by their own horse.

Solution - Exercise great care and awareness in the presence of an equine to minimize the potential for an accident.

Item	Description of Loss
1.	AD&D - Insured Person was rendered quadriplegic when thrown from her horse.
2.	AD&D - Insured Person was thrown from horse, requiring physio-therapy.
3.	AD&D - Insured Person fell off horse, requiring ambulance and physio-therapy.
4.	AD&D - Insured Person fell off horse & hurt his shoulder requiring physio-therapy.
5.	AD&D - Insured Person was kicked in the face by her own horse requiring dental work.
6.	AD&D - Insured Person fell from horse sustained fractured hip.
7.	AD&D - Insured Person sustained mild concussion, neck & shoulder injuries when she was thrown from her own horse.
8.	AD&D - Insured Person was knocked down by her horse after dismounting due to the horse being spooked. The horse stepped on her head-cracking her helmet-eye & cheekbone.
9.	AD&D - Insured Person was kicked by her own horse & sustained a broken leg, incurring physio-therapy & medical aid costs.
10.	AD&D - Insured Person was loading her horse into a trailer when it stepped on her heel and severed her tendon.
11.	AD&D - Insured Person was thrown from horse through the fence.
12.	AD&D - Insured Person sustained eye injury when he was leading neighbor's horse off of highway.
13.	AD&D - Horse reared over backwards. Insured Person fell off incurring severe head injuries.
14.	AD&D - Insured Person thrown from horse at an event and broke pelvis.
15.	AD&D - Insured Person had permanent teeth knocked out while taking riding lesson.
16.	AD&D - Insured Person sustained back injury when thrown by own horse.

Top

Equestrian Helmet Fact Sheet

- Over 33,000 people in BC ride horses. Athletes involved in horse riding are more likely to suffer head trauma than those involved in football, boxing or soccer.
- Head injuries are the most common reason for admission to hospital or even death among riders. Most injuries occur during pleasure riding.
- A fall from 2 feet (60 cm) can cause permanent brain damage. A horse elevates a rider 8 feet (3 meters) or more above ground.
- A human skull can be shattered by an impact of 7-10 kph. Horses can gallop at 65 kph. Children's skulls are the most vulnerable.
- Ages ten to fourteen, are the children most likely to be involved in an accident with a horse but all ages are at risk.
- A rider who has had one head injury has a 40% chance of suffering a second head injury. Children, teens and young adults are most vulnerable to sudden death from second impact syndrome. Second impact syndrome is the severe swelling of the brain caused by a second head injury before recovery from the first head injury.
- Death is not the only serious outcome of unprotected head injuries. Those who survive with brain injury may suffer epilepsy, personality changes, and intellectual and memory impairment.
- Hospital costs for an acute head injury can be in the range of \$2,000 per day. Lifetime extended care costs may easily exceed \$3 million. There is no funding for rehabilitation outside the medical setting.
- Helmets work. Most deaths from head injury can be prevented by wearing ASTM (American Society for Testing Materials), SEI (Safety Equipment Institute) approved helmets that fit correctly and have the chin strap firmly applied. Other types of helmets, including bike helmets, are inadequate.
- Racing organizations require helmets and as a result jockeys now suffer less head injuries than pleasure riders. The US Pony Club lowered their head injury rate 29% with mandatory helmet use. Britain's hospital admission rate for equestrians fell 46% after helmet design improved and they became in routine use.
- The BCMA (BC Medical Association), CMA (Canadian Medical Association), AMEA (American Medical Equestrian Association), and AMA (American Medical Association) recommend approved helmets be worn on all rides by all equestrians.

This information provided courtesy of
BCMA's COUNCIL ON HEALTH PROMOTION
1665 West Broadway, Vancouver BC V6J 5A4
Telephone: (604) 736-5551 Fax: (604) 733-7317 Website: <http://www.bcma.org>

Top