

EQUESTRIAN INSURANCE CERTIFICATES

There is quite a bit of confusion surrounding Equestrian insurance certificates. Let me try to clear some of that confusion up, if possible...

As everyone is aware, our insurance must be activated for each occurrence in order for equestrian activities to be covered. The question that comes up again and again is – what constitutes an “occurrence”? There are two types of occurrences for equestrian activities – practices and events. The insurance activation policy works a little differently in each of these two cases.

1. Equestrian Practices

An insurance certificate is required for practices. However, if your group holds regular practices, you can order a single \$50.00 certificate, which will be good for the entire period during which practices will be held, up to an entire calendar year (January – December).

For example, let’s say the Barony of X holds equestrian practice every Wednesday from 6:00 pm to 10:00 pm at the same location. One certificate is all that is needed for this regularly recurring practice – the Barony simply specifies the dates involved (yes, you must actually go to a calendar and write down the date of every Wednesday), from 6:00 pm to 10:00 pm, on their insurance certificate request, pays the necessary \$50.00 fee, and they’re good to go for an entire (calendar) year of equestrian practices.

In order for this to work, a few things must be true: (1) the exact dates must be known in advance and specified (for example: August 7, 14, 21, and 28) – the dates need not be the same day of the week, but all applicable dates must be listed; (2) the time must be specified, and be for no more than a 12 hour period (such as: Saturdays (list dates), 8 am to 8 pm); and (3) the location must always be the same.

What WON’T work: specifying entire weekends, or periods of more than 12 hours’ continuous duration. Activities of this length are no longer practices, but Events. You also may not simply say “every day”. You need to actually schedule your regular practices in order to be able to insure them under a single certificate – this requires some planning on your group’s part.

If your site changes, or if the dates or specified times of your practice changes, you will need a new certificate, which will need to be paid for anew.

2. Equestrian Events

Events are often (not always) of longer duration, and often (not always) have other activities going on in addition to equestrian activities. A separate insurance certificate is needed for each event, regardless of its duration. Events can range from single-day events to multi-week events such as Pennsic. Events are advertised as such in newsletters or other appropriate media. I believe everyone is capable of using common sense to differentiate a practice from an event and applying that knowledge in a reasonable way.

I hope this information helps simplify the whens and how-oftens of ordering Equestrian insurance certificates. Remember that they must be ordered at least 30 days in advance of the date of the event, or of the date of the first occurrence of a regularly-scheduled practice. If you have any questions, please contact me or Patricia LaChance in the corporate office.

In service to the Society,

Meg Baron
President, SCA Inc.