



Hard work and assets are at risk by not having appropriate insurance that provides liability protection for horse-related activities.

by Marnye Langer

“I have homeowners insurance. I don’t need anything else for my horse related activities.” If I have heard that statement or some variation once, I have heard it a hundred times. If you own a home, you have homeowners insurance. If you own a home, you have a very important asset you want to protect.

In all likelihood you have other assets, like retirement accounts, investments, savings and other aspects of your lifestyle you have worked hard for. Why would you want to willingly risk all of your hard work and have little to no protection?

Every day people who own horses put their hard work and assets at risk by not having appropriate insurance that gives them liability protection for their horse related activities. “But I have homeowners insurance,” we at LEGIS hear people say. Our answer? “Most homeowner policies do not provide protection for agricultural activities, and horses are considered agricultural.”

Should a person’s agent state that the homeowner policy will provide coverage, we encourage the person to have the agent show where in the policy horse related activities are covered. A

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lack of a specific statement should not be construed as meaning there will be coverage. For a minor incident it is likely the insurance carrier will cover the claim. However, if the claim is significant, the homeowner could quickly find that coverage is questionable.



“But what can really happen?” asks the home-owning horse person. Believe it or not, our answer is, “A lot.” For people who keep a horse at home, one of the biggest exposures is the risk of the horse getting out onto a public road and causing an accident. No matter how strong your fence or secure your gate, horses have an uncanny ability to escape and human error contributes to accidentally leaving a gate open.

Now before wiping your brow and saying, “Whew, I don’t keep my horse at home so I don’t have anything to worry about,” please understand that you still have a risk you need to consider and manage. Your horse is your property and no matter where your horse lives, you have some responsibility for its actions.

Here is a true story: during a show a groom was leading a horse back to the stable area. Something caused the horse to spook and the horse got loose.

The horse bolted and in the scurry to get out of the horse’s way, an elderly woman fell and broke her hip. As often happens, lawyers got involved. In this case, the horse show was named in the incident, the trainer of the horse was named, and the owner was named. The horse show’s insurance stepped in to provide legal defense. The trainer’s insurance stepped in to provide legal defense. The horse owner’s homeowner insurance declined coverage, stating that horses and horse activities were not a covered item. The owner had to pay for legal defense out of her own pocket.

What To Do?

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For less than \$500 annually that owner could have had one million dollars of liability insurance that would have given her protection in horse related incidents where she was held responsible for bodily injury her horse caused or property damage (a dented car, for example) her horse caused. That coverage comes with legal defense, meaning the insurance carrier pays for the attorney and related expenses, whether or not the claim is upheld. If the owner is found liable, the policy pays up to one million dollars.

An Equine Personal Liability (EPL) policy should go hand-in-hand with horse ownership, especially if the horse owner has any assets of value.

For those who keep a horse at home, there are two options. An EPL can augment an existing homeowner policy. The other option is a farm policy. A farm policy provides robust coverage for a home, and unlike a standard homeowner policy, it also covers farm-type structures, such as a barn, hay shed, and a tractor. In addition, the homeowner can get up to one million dollars of liability for incidents common to a standard homeowner policy, like a trip and fall, as well as the person's horse activities.

Often these policies are comparable in cost and provide horse-owning homeowners with more comprehensive insurance coverage.

Horses are fun and rewarding. You work hard at your own riding and equestrian skills, you find the best vet and farrier care for your horse, so make sure you also have the best protection and then go enjoy horsing around!

Author Marnye Langer has written for many major equestrian publications and some non-equestrian publications, winning five national journalism awards along the way. Her book, [The Tevis Cup: To Finish Is To Win](#) was published by Globe Pequot press in both hard cover and paperback.