

Canadian Pony Club Incorporated



INSURANCE INFORMATION KIT

BFL CANADA Risk & Insurance Services Inc.
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CANADIAN PONY CLUB

INSURANCE INFORMATION KIT

2023

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GENERAL STATEMENTS

Canadian Pony Club (CPC) carries two types of insurance for its organization: Commercial General Liability Insurance and Directors' and Officers' liability insurance.

CPC does not provide property insurance for its Branches and Regions nor personal third-party liability insurance for its individual members.

Individual CPC members are required to provide personal third-party liability insurance through a membership with their PTSO. This protects members against lawsuits that can be brought against them for Bodily injury or Property Damage claims arising out of the personal ownership or personal use of a horse and/or arising out of their participation in most equine related activities - Please check in with your PTSO for further details around coverage and conditions around this insurance.

Please note:

1. 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.
2. When lending a horse to another person to ride, it is strongly encouraged for both parties to be a PTSO member.

Any individual Branch or Region, including the Canadian Pony Club Inc. that owns, leases or borrows property must provide separate insurance on those items. This includes such things as office equipment, tents, generators, portable phones, walkie-talkies, etc. Check with your local insurance broker for coverage. You may also contact our broker – BFL Canada – for more information

GENERAL LIABILITY INSURANCE

1. The Canadian Pony Club Inc. Master Liability Policy is designed to cover all **sanctioned activities** organized by the Canadian Pony Club Inc. and its Branches and Regions. Centres are required to carry their own liability insurance.
2. CPC general liability insurance offers coverage to the organization and its volunteers against third party liability related to property damage or bodily harm as long as they act within the scope of their duties during sanctioned activities.
3. Sanctioned activities are limited to activities organized for CPC members only, that are considered regular CPC activities i.e., PPG, Tetrathlon, Rally, Dressage, Show Jumping, Testing and educational activities.
4. In order for activities to be considered “sanctioned activities”, they must appear in the minutes and activity summary of the Branch or Region hosting the activity. Regions must be aware of and



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approve all activities hosted by their Branches and a description, time and location of the activity has to be forwarded to the Region prior to the activity.

5. At the start of the year an activity summary for every Branch and Region has to be forwarded to the National office by the Regions. Additional updates to these summaries can be sent to and approved by the Regions. If the Regional executive is unclear whether an activity can be sanctioned, a request for clarification has to be sent to the National office.
6. All participants in Canadian Pony Club sanctioned activities and events must be members in good standing of a CPC Branch or Center and members in good standing of their PTSO.
 - 6a. Members of Canadian Pony Club are required to complete and sign the Canadian Pony Club Membership and Risk Form at the inception of their membership and annually thereafter. A copy of this form is available for downloading from our web site. A fully completed membership form and risk form has to be on file with the Branch and Region.
 - 6b. Members must belong to the Equine PTSO in the province indicated as their home address on their Canadian Pony Club membership form.
7. Regional Championships in any of the 6 CPC Disciplines must be open only to CPC members.
8. Regional Rally may be held in conjunction with a Horse Trial hosted by the Provincial Horse Trials organization, provided that all of the non-riding portions are organized by Pony Club and open to CPC members in good standing only. Riders must enter the Horse Trials competition individually and scores will be shared with Rally. Where possible, team horses should be stabled with their teammates to enable more effective SM judging.
9. Should any activity organized by a local Branch or Region be a non-sanctioned activity, the Master Canadian Pony Club Liability Policy will not respond.
10. Shows or events co-hosted with non-Pony Club groups, 'open' shows that allow non-Pony Club members to attend, or educational events that are open to non-members are **not** covered by our policy and separate insurance is required.

Check with your local insurance broker for coverage or contact BFL for insurance coverage:
<https://api.bflcanada.ca/wp-content/uploads/2022/06/4-2022-Competition-Application.pdf>.

Whenever a Canadian Pony Club Region or Branch organizes an open show for fundraising purposes, the following has to be adhered to:

- Show organizers must purchase independent show insurance with a minimum liability limit of \$ 5,000,000
- Volunteers, judges and officials need to be covered through this show insurance
- Canadian Pony Club has to be added as an additional insured on your policy and a copy of the certificate is to be forwarded to the Region and National office prior to the event.



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- All conditions in the event insurance policy need to be strictly adhered by.
- CPC discipline rules will be followed and general Pony Club values such as safety, respect and community will be upheld to the best of the organizers' abilities.

11. It is the responsibility of each Branch and Region of Canadian Pony Club to appoint one person who is responsible for reading and understanding this document and understanding and controlling the insurance needs of the Branch. Should this appointee retire from this position, it would be his/her responsibility to educate his/her replacement.

RESPONSIBILITY AND NEGLIGENCE

It is the responsibility of all insured parties under this program:

- a) to take care - always!
- b) to undertake all activities in the same manner that any prudent individual would do in the same circumstances,
- c) to use proper "acknowledgement of risk" forms – available on our web site,
- d) enroll all full time and part time employees with Workers Compensation where required,
- e) use only competent and knowledgeable instructors,
- f) use only safe and properly trained horses and ponies,
- g) to ensure that responsible adults are present at all times during activities,
- h) to organize and operate all shows, clinics, tests, quizzes etc. in a manner consistent with industry and CPC rules and standards,
- i) to inform BFL CANADA Risk & Insurance Services Inc. immediately of any potential claim – incident report and witness report are available on our web site,

EXAMPLES OF ACTIVITIES THAT ARE COVERED:

- Regular meetings, Barbecues, Christmas Parties/Wind ups (swimming/water slides - with a lifeguard present, bowling, sleigh ride).
- Educational activities, including lessons, lectures, guest speakers, videos, trips to vets, tack shops, farriers, etc.
- Activities relating to the Badge Program, when done as a Pony Club.
- Testing for Pony Club Levels.



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- Riding instruction by qualified personnel only i.e., someone who is knowledgeable, experienced and responsible. Someone over the age of 18 must be present. Professional coaches are **not** automatically covered under the Canadian Pony Club Master Policy and should provide proof of insurance for their coaching activities, adding CPC as an additional insured.
- Organization and operation of horse shows for Pony Club Members only.
- Organization and operations of clinics for Pony Club Members only. Paid clinicians are not automatically covered under the Canadian Pony Club Master Policy and should provide proof of insurance, adding CPC as additional insured.
- Trail rides for Pony Club Members only.
- Organization, operation, and participation in the following sanctioned Branch, Regional, Zone, National and International activities for Pony Club Members:
 - Quiz, Rally, Tetrathlon, PPG, Dressage and Show Jumping Competitions
 - Fun Days, practices and clinics
 - Horse Camps, including all equestrian activities plus Arts and Crafts
 - Polocrosse
 - Polo
 - Le TREC
 - Hunting (usually drag hunting)
- Fund raising activities including the following
 - Concessions, including such items as hot dogs, hamburgers, donuts, chips, soft drinks, tea, coffee, hot chocolate, etc.
 - Car washes
 - Casino night
 - Theatre night
 - Bingo night
- Use of borrowed horses for a Pony Club sanctioned event (make sure horse owners carry a PTSO membership)
- Transportation of horses to Pony Club sanctioned events.
- Parades on public roadways where Canadian Pony Club is being represented. Each Horse/Pony must be attended to by a handler.
- Any activity usual to the organization and operation of the Canadian Pony Club Inc. and its member Branches.



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EXAMPLES OF ACTIVITIES NOT COVERED:

- All horse shows, ride-a-thons, trail rides and camps organized and operated by the Branch, that are NOT SANCTIONED prior to the event by the Region.
- Any horse shows, clinics, etc. that are co-hosted with a non-Pony Club group.
- Any type of activity that precludes wearing a helmet when mounted, such as Vaulting.
- Horse auctions, rodeos, chariot racing, chuck wagon races.
- Serving of liquor where a license is required in the name of Canadian Pony Club Inc. and/or its member Branches.
- Any events open to non-Pony Club members and the general public (public trail rides, public pony rides, public sleigh rides).
- Organized use of a pool or lake where there is no qualified lifeguard present.
- Any activity not usual to the organization and/or operation of the Canadian Pony Club Inc. and/or its member Branches.

DIRECTORS' & OFFICERS' LIABILITY POLICY (D&O)

Canadian Pony Club carries Directors' and officers' liability insurance.

The Directors' & Officers' Insurance policy extends to officers, directors, volunteers, members, and employees of Pony Club. A Directors' & Officers' Liability policy (D&O policy) provides protection for the insured for certain claims that arise that **do not** involve bodily injury or property damage. The General Liability policy responds to incidents where there is bodily injury (someone is hurt) or property is damaged. The D&O policy responds on behalf of the insured for 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."

Example – Canadian Pony Club 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.



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APPENDIX

Canadian Pony Club Membership/Risk Form - May be downloaded from the web site.

This form is to be filled out at the beginning of each year or when a new member joins Pony Club. If a member turns 18 after this form is signed, the member must submit a new form within 6 weeks following their birthday.

Canadian Pony Club Incident Report - May be downloaded from the web site.

This report must be filled in any time there is an accident or incident. A copy of this form should be retained by the Branch and original copy sent to the National Office. **Where medical attention is rendered or required**, the National Office will send one copy to BFL CANADA IMMEDIATELY. Please send all incident reports to the National Office in a timely fashion.

Canadian Pony Club Incident, Witness Report - May be downloaded from the web site.

This report must be filled in any time there is an accident or incident where a CPC Incident Report is completed, and witness is available. It is to be attached to and forwarded with the CPC Incident Report Form.

Additional Insured Facility Application - May be downloaded from the web site.

This form is to be used only when a facility requests to be added as additional insured on the CPC policy with respect to facility use/rental. All facilities used for sanctioned P.C. activities are automatically covered.

These forms are available on the web site instead of in this document so that you can be sure of always having the most current copy of the form.



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WHAT DO YOU DO IN THE EVENT OF A CLAIM OR AN INCIDENT INVOLVING SERIOUS INJURY?

1. **Notify CPC National Office at 1-888-286-7669**

AND

2. **Contact BFL CANADA Risk & Insurance Services Inc. with details as soon as possible.**

During office hours:

9am – 5pm EST Monday to Friday

E-mail skirton@bflcanada.ca

equine@bflcanada.ca

After hours, holidays, and weekends:

Call [416-913-4203](tel:416-913-4203) and ask for claims assistance

AND

3. **Complete CPC Incident Report.**

If Witnesses Available – Have Witness Complete CPC Incident Witness Report and attach to Incident Report.

Copy of forms should be retained by the Branch, original copy sent to the National Office who will send one copy to BFL CANADA Risk & Insurance Services Inc. immediately.

