

Risk Management Manual for Equine Exposures

2004

Compiled For

- Individuals**
- Clubs**
- Coaches**
- Officials**
- Commercial Operators**

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OVERVIEW

Risk Management: - **C**reates Safer Environments
- **A**voids Uncertainty
- **P**rovides Stability
- **R**educes Costs
- **I**mproves 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:

Five Sections:

- Section 1 - General considerations for All Activities and Competitions
- Section 2 - Specific considerations for Non-Competitive Activities.
- Section 3 - Specific considerations for Competitive Activities.
- Section 4 - Sample Forms to assist in Loss Control.
- Section 5 - Sample Form to assist in Loss Reporting.

This manual is very important to each of us as the long term control of losses is vital to the economic availability of our Insurance coverage. Needless to say that every accident that is avoided or minimized results in a happier and safer Equine Environment for everyone. We do not want to bear the responsibility for serious injury to anyone.

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 many situations and are intended to start your thought process on the road to good Risk Management Planning.

Some sections are incomplete. This manual will evolve and be expanded with time. New and replacement pages will be added periodically as your valued suggestions are submitted.

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

SECTION ONE

GENERAL CONSIDERATIONS

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
 - storage of inflammables
 - housekeeping procedures
 - defects in heating, water, electrical systems
 - improper use of extension cords or space heaters
 - 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.

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)

GENERAL CONSIDERATIONS FOR ALL ACTIVITIES . . continued

3) Injury or Damage to people or property of others:

The points mentioned below 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 members etc.) to discuss rules, regulations, and safety related matters.

LIMIT LIABILITY:

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

EMERGENCY 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

It is recommended that you also refer to "General to All Activities" on page 2 and 3

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 membership 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.

SPECIFIC TO COMPETITION ACTIVITIES . . continued

Activities:

- utilize and follow the C.E.F. rules respecting these 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 .

SECTION TWO

SPECIFIC TO NON-COMPETITIVE ACTIVITIES

SPECIFIC TO INDIVIDUAL OWNERS and BOARDING ACTIVITIES

It is recommended that you also refer to "General to All Activities" on page 2 and 3

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. Ensure that all small children are 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

SPECIFIC TO BREEDING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

SPECIFIC TO CLINIC ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

Review the suggestions relevant to “Boarding” where applicable. (see page 6)

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 membership 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 individuals 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.

SPECIFIC TO COACHING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

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.

SPECIFIC TO DRIVING ACTIVITIES

It is recommended that you also refer to "General to All Activities" on page 2 and 3

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 - clear of obstructions and wide enough?

BARNES:

- 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?

SPECIFIC TO LEASING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

Have lessee and lessor complete a lease contact 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 owners 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 horseman like practices or if the horses 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 members of their provincial association.

SPECIFIC TO PARADE ACTIVITIES

It is recommended that you also refer to "General to All Activities" on page 2 and 3

SPECIFIC TO RIDE-A-THON ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

SPECIFIC TO RIDES - BUGGY, CARRIAGE, SLEIGH or WAGON

It is recommended that you also refer to "General to All Activities" on page 2 and 3

1. All vehicles should have a slow moving vehicle symbol displayed and hydraulic or approved mechanical brakes.
2. All vehicles should be operated by an employed driver at all times. Drivers should have considerable driving experience and maturity.
3. Use a helper in addition to the driver to assist and control passengers.
5. Do not allow alcohol on board.
6. All Passengers should be sitting down while vehicle is in motion. Hay wagons should have side boards at least 2 feet above the seating level and a controlled access and entry way. Prevent the throwing of hay.
7. 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).
8. 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.
9. All harnesses should be in excellent condition and only the soundest repairs permitted.
10. All employees and Independent Contractors should be fully informed of your requirements and agree to enforce them.
11. Release and Acknowledgment forms should be obtained where applicable (see Section 4)
12. Maintain a supply of "Accident Report Forms" to obtain important information should and accident occur (see Section 5)

SPECIFIC TO RIDES - PONY ETC.

It is recommended that you also refer to “General to All Activities” on page 2 and 3

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

SPECIFIC TO TRAIL RIDES for the PUBLIC

It is recommended that you also refer to "General to All Activities" on page 2 and 3

1. 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.
2. 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.
3. 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).
4. 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.
5. 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.
6. 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.
7. All guides should have current first aid training from accredited source, (i.e. Emergency Medical Technician or Red Cross)
8.
 - a. All saddles should have breast collars 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.
9. There should be at least one functional set of two-way radios or cellular phones on each ride.
10. All employees and independent contractors should be fully informed of your requirements and will agree to enforce them.
11. Release and Acknowledgment forms should be obtained where applicable (see Section 4)
12. Maintain a supply of "Accident Report Forms" to obtain important information should and accident occur (see Section 5)

SPECIFIC TO THERAPEUTIC RIDING ACTIVITIES

It is recommended that you also refer to "General to All Activities" on page 2 and 3

FACILITY:

1. Fire drills must be carried out twice per year (spring/fall or summer/winter).
2. 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.
3. 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.
4. The ramp and/or mounting block should be easily accessible, in good repair and outside of the arena (where possible).

HORSES:

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

PERSONNEL:

1. All staff and volunteers should be trained in the correct tying of a quick release knot. Quick release clips may also be used.
2. 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.
3. Personnel working around the horses should wear safe footwear which protects heels and toes.
4. Volunteers should be trained in methods of basic handling in addition to leading, side walking and methods of supporting the rider.
5. Instructors should be trained in the correct procedures to follow in the event of an incident/accident (e.g. rider falls from the horse).
6. Volunteer clinics should be held regularly and a hand-out including safety precautions should be available for all personnel connected with the programme.
7. Instructors should either be qualified or show evidence of working towards CanTRA certification. This should be a priority.

THERAPEUTIC RIDING ACTIVITIES . . . continued

RIDERS:

1. A.S.T.M. approved headgear secured with a permanently affixed safety harness must be worn.
2. The following forms should be on file for each student:
 - a) physician's referral
 - b) P.T. evaluation (optional but most helpful)
 - c) witnessed parent/guardian release; volunteer release
 - d) photo release
 - e) therapy report (optional)
 - f) progress report
 - g) Down's Syndrome verification (where applicable)
 - h) incident report (keep on hand to use as needed) - must also be used for all volunteers involved with the programme.
3. 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.
4. Hippotherapy - if this is offered as part of the programme, the Instructor should be responsible for the horse and side walkers with a qualified Therapist responsible for the rider receiving the hippotherapy. Both should be present during the sessions.

In The Event Of An Accident:

1. Instructor to call entire ride to a halt.
2. Each leader and all side walkers to stay with their own horse and rider.
3. Instructor to go quickly to the fallen rider.
4. Instructor to determine which side walkers should assist and ONLY he/she to give direction and instructions. Parents or spectators may be used to help.
5. Instructor to send for a blanket (which should be available in the barn, clean and wrapped) and the First Aid kit.
6. Depending on the severity of the incident, an ambulance may have to be called.
7. 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.
8. 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.
9. If a rider has fallen it is MOST important that they be checked either by the family doctor or at the hospital.
10. ALWAYS complete an incident report. If parents or a rider refuse a visit to the hospital, this should be recorded on the incident form.
11. The most important Point to remember 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.
12. 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.

THERAPEUTIC RIDING ACTIVITIES . . . continued

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

- a) 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.
- b) A lightweight helmet may only be used when there is a leader and one or more side walkers with the rider.
- c) A lightweight helmet may only be used during back riding sessions when there is a leader and one or more side walkers. The person back-riding is also required to wear an approved helmet.

Lightweight Helmet Characteristics:

- a) CanTRA requires that the helmet be secured by a non-elastic, built-in safety harness.
- b) CanTRA requires the use of a lightweight helmet that has passed a safety impact test.
- c) 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:

- a) The helmet may be used when the rider does not have adequate head control to support the weight of a standard helmet.
- b) 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-
- c) The helmet may be used for the rider with a superficial shunt which would not function properly with a standard helmet.
- d) 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 property 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).

SPECIFIC TO TRAINING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

SPECIFIC TO TRANSPORTATION ACTIVITIES

It is recommended that you also refer to “General to All Activities” on page 2 and 3

1. 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 advise on trailer towing practices.

2. General and specific regular maintenance for Tow Vehicles and Trailer should be of prime importance to all people transporting horses (private and commercial)

3. A list of equipment for all types of horse transportation as well as safety equipment for roadside emergencies

- a. hydraulic or mechanical jack in good repair, 2 chalk blocks
- b. tire wrench
- c. two road flares, mechanical preferably triangles (motor vehicle law)
- d. spare tire and wheel mounted and holding recommended amount of air
- e. roll of electricians tape
- f. small first aid kit - human
- g. small first aid kit - horse, water pail
- h. extra halter, shank with snap, preferably cotton rope 8' or longer
- i. extra halter
- j. small broom and shovel

4.
 - a. braking systems on trailers should be maintained and always functioning properly
 - b. breakaway systems and wet cell battery should always be functioning properly and changed
 - c. 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
 - d. relationship of size and height of trailer in accordance with size and number of horses being transported

SECTION THREE

SPECIFIC TO COMPETITIVE ACTIVITIES

SPECIFIC TO CROSS COUNTRY ACTIVITIES AND EVENTING

It is recommended that you also refer to "General to All Activities" on pages 2, 3, 4 and 5

Spectators:

- consider spectator safety when horses are performing cross country and spectators are attempting to locate jumps or specific view points on the field, either limit access to certain areas or provide informed guide to locate desired area and do not allow free access while competition is in progress

SPECIFIC TO COMPETITIVE TRAIL RIDING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

SPECIFIC TO DRIVING COMPETITION ACTIVITIES

It is recommended that you also refer to "General to All Activities" on pages 2, 3, 4 and 5

(It is also recommended that you review the Driving suggestions on page 10)

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

Shows Operating Under E. C. Rules Typically Follow The Rules Set Out Below:

Rules And Actions Required By The Show Committee:

1. The judge must excuse from competition an unsafe vehicle, unruly horse or driver clearly out of control.
2. Junior drivers under 14 years of age must be accompanied in the carriage by a knowledgeable adult horse person. Consult the E.C. Rules which may allow some exceptions.
Non compliance with E.C. Rules may mean elimination.
3. 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.
Non compliance with E.C. Rules may mean elimination..
4. The horse(s) must never be left unattended while put to a vehicle.
Non compliance with E.C. Rules may mean elimination..
5. 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, non compliance with E.C. Rules may mean elimination.
6. 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:

1. No excessive speed permitted in the warm up area.
2. Putting to/unhitching is to be done in designated areas only (not to be done in barn aisles or stable area unless they are included as a specifically designated area).
3. A competent groom/header **MUST** be in place and heading horses at all times when a multiple hitch is being put to or unhitched.
4. All groom/headers **MUST** be capable of controlling the hitch they are attending.
5. 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.
6. No horse shall be lunged, double lunged, or ground driven while hitched to a vehicle.
Non compliance with E.C. Rules may mean elimination.
7. Bridles must be equipped with a throatlatch and a noseband or cavesson,
8. When grooms are required they **MUST** accompany the vehicle at all times that the hitch is being driven on the grounds.
9. The vehicle that a junior driver uses **MUST** be capable of having the adult sit on the seat beside them, not behind them.
10. When passengers take control of the lines from a driver, they **MUST** be capable of driving the horse(s).

SPECIFIC TO DRESSAGE ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

SPECIFIC TO GYMKHANA/ FUN DAY ACTIVITIES

It is recommended that you refer to the applicable items discussed on pages 2, 3, 4 and 5

SPECIFIC TO HUNTER/JUMPER ACTIVITIES

It is recommended that you also refer to "General to All Activities" on pages 2, 3, 4 and 5

SPECIFIC TO POLO ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

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 aid 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 membership 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.

SPECIFIC TO TETRATHALON ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

SPECIFIC TO VAULTING ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

SPECIFIC TO WESTERN ACTIVITIES

It is recommended that you also refer to “General to All Activities” on pages 2, 3, 4 and 5

SECTION FOUR

SAMPLE RELEASE & ACKNOWLEDGMENT FORMS

" OBTAIN THE ADVICE OF LEGAL COUNCIL PRIOR TO USING THESE FORMS! "

The following pages in this section contain Release and Acknowledgment Forms for your consideration. These are "samples only" that are provided to stimulate thought and they require the approval of your legal counsel prior to use.

No Responsibility for the Legal Strength of this Form Is Accepted Or Implied!

It Is Important To Note that the "Release and Acknowledgment Forms" attached are "Samples Only" and Should Be Reviewed By Your Legal Counsel Prior To Use.

(SAMPLE ONLY) **ACKNOWLEDGMENT OF RISK AND RELEASE OF LIABILITY** (SAMPLE ONLY)

For Participants Over the Age of Majority in the Province or Territory in which the Equine Activities are Provided by the Host

WARNING: THIS AGREEMENT WILL AFFECT YOUR LEGAL RIGHTS. READ IT CAREFULLY!

Every Person Must Read and Understand this Waiver Before Participating in Equine Activities

The following waiver of all claims, release from all liability, assumption of all risks, agreement not to sue and other terms of this agreement are entered into by me (the Participant) with and for the benefit of: _____

_____, its directors, officers, employees, volunteers, business operators, agents and site property owners or lessees (collectively the "Host"). Without limiting the generality of the foregoing, "Equine Activities" includes but is not limited to trail rides, pack trips and riding instructions provided by the "Host" to the Participant.

Initial Each Item below after Reading and Understanding each item:

- _____ 1. I am aware that there are inherent dangers, hazards and risks (collectively "Risks") associated with "Equine Activities" and injuries resulting from these "Risks" are a common occurrence. I am aware that the "Risks" of "Equine Activities" mean those dangerous conditions which are an integral part of "Equine Activities", including but not limited to:
 - (a) the propensity of any equine to behave in ways that may result in injury, harm or death to persons on or around them and to potentially collide with, bite or kick other animals, people or objects;
 - (b) the unpredictability of an equine's reaction to such things as sounds, sudden movement, tremors, vibrations, unfamiliar objects, persons or other animals and hazards such as subsurface objects;
 - (c) the potential for other participants to behave in a negligent manner that may contribute to injury to themselves or others, including failing to act within their abilities to maintain control over an equine.
- _____ 2. I freely accept and fully assume all responsibility for all "Risks" and possibilities of personal injury, death, property damage or loss resulting from my participation in "Equine Activities".
- _____ 3. I agree that although the "Host" has taken steps to reduce the "Risks" and increase the safety of the "Equine Activities", it is not possible for the "Host" to make the "Equine Activities" completely safe. I accept these "Risks" and agree to the terms of this waiver even if the "Host" is found to be negligent or in breach of any duty of care or any obligation to me in my participation in "Equine Activities".
- _____ 4. In addition to consideration given to the "Host" for my participation in "Equine Activities", I and my heirs, next of kin, executors, administrators and assigns (collectively my "Legal Representatives") agree:
 - (a) to waive all claims that I have or may have in the future against the "Host";
 - (b) to release and forever discharge the "Host" from all liability for any personal injury, death, property damage, or loss resulting from my participation in the equine activity due to any cause, including but not limited to negligence (failure to use such care as a reasonably prudent and careful person would use under similar circumstances), breach of any duty imposed by law, breach of contract or mistake or error in judgment of the "Host"; and
 - (c) to be liable for and to hold harmless and indemnify the "Host" from all actions, proceedings, claims, damages, costs demands, including court costs and costs on a solicitor and own client basis, and liabilities of whatsoever nature or kind arising out of or in any way connected with my participation in "Equine Activities".
- _____ 5. I agree that this waiver and all terms contained herein are governed exclusively and in all respects by the laws of the Province or Territory of Canada in which the "Equine Activities" are provided by the "Host". I hereby irrevocably submit to the exclusive jurisdiction of the courts of that Province or Territory of Canada and I agree that no other court can exercise jurisdiction over the terms and claims referred to herein. Any litigation to enforce this waiver will be instituted in the Province or Territory of Canada in which the "Equine Activities" are provided by the "Host".
- _____ 6. I confirm that I have had sufficient time to read and understand this waiver in its entirety. I understand that this agreement represents the entire agreement between myself and the "Host", and it is binding on myself and my "Legal Representatives".
- _____ 7. I confirm that I have reached the age of majority in the province in which I am participating in "Equine Activities".

Please Print Clearly

Participant Name _____ Date of Birth _____

Address _____ City _____ Province _____ Postal _____

(Signature of Participant) Signed this _____ day of _____, 20____

(Print Name of "Host" Witness to Signing and Initialing)

(Signature of "Host" Witness) Signed this _____ day of _____, 20____

(SAMPLE ONLY) ACKNOWLEDGMENT OF RISK AND RELEASE OF LIABILITY (SAMPLE ONLY)

For Participants Under the Age of Majority in the Province or Territory in which the Equine Activities are Provided by the Host

WARNING: THIS AGREEMENT WILL AFFECT YOUR LEGAL RIGHTS. READ IT CAREFULLY!

The Parent/Guardian Must Read and Understand this Waiver Prior to Infant Participating in Equine Activities

The following waiver of all claims, release from all liability, assumption of all risks, agreement not to sue and other terms of this agreement are entered into by me on behalf of the Infant Participant named below with and for the benefit of: _____

_____, its directors, officers, employees, volunteers, business operators, agents, and site property owners or lessees (the "Host"). Without limiting the generality of the foregoing, "Equine Activities" includes but is not limited to trail rides, pack trips or riding instruction provided by the "Host" to the Infant Participant.

Initial Each Item below after Reading and Understanding each item:

- _____ 1. I am the Parent/Guardian of the Infant Participant and am executing this waiver on behalf of the Infant Participant in my capacity as Parent/Guardian and with the intent that his waiver be binding on myself and the Infant Participant for all legal purposes.
- _____ 2. I am aware that there are inherent dangers, hazards and risks ("Risks") associated with "Equine Activities" and injuries resulting from these "Risks" are a common occurrence. I am aware that the "Risks" of "Equine Activities" mean those dangerous conditions which are an integral part of "Equine Activities", including but not limited to:
 - (a) the propensity of any equine to behave in ways that may result in injury, harm or death to persons on or around them and to potentially collide with, bite or kick other animals, people or objects;
 - (b) the unpredictability of an equine's reaction to such things as sounds, sudden movement, tremors, vibrations, unfamiliar objects, persons or other animals and hazards such as subsurface objects; and
 - (c) the potential for other participants to behave in a negligent manner that may contribute to injury to themselves or others, including failing to act within their abilities to maintain control over an equine.
- _____ 3. I freely accept and fully assume all responsibility for all "Risks" and possibilities of any and all personal injury, death, property damage or loss resulting from the Infant Participant's participation in "Equine Activities".
- _____ 4. I agree that although the "Host" has taken steps to reduce the "Risks" and increase the safety of the "Equine Activities", it is not possible for the "Host" to make the "Equine Activities" completely safe. I accept these "Risks" and agree to the terms of this waiver on behalf of the Infant Participant, even if the "Host" is found to be negligent or in breach of any duty of care or any obligation to myself or the Infant Participant in the Infant's participation in "Equine Activities".
- _____ 5. In addition to consideration given to the "Host" for the Infant Participant's participation in "Equine Activities", I and my heirs, next of kin, executors, administrators and assigns, as well as the Infant Participant and his/her heirs, next of kin, executors, administrators and assigns (collectively our "Legal Representatives") agree:
 - (a) to waive all claims that the Infant Participant has or may have in the future against the "Host";
 - (b) to release and forever discharge the "Host" from all liability for personal injury, death, property damage, or loss that I, the Infant Participant, or our "Legal Representatives" might suffer as a result of the Infant Participant's participation in "Equine Activities" due to any cause, including but not limited to negligence (failure to use such care as a reasonably prudent and careful person would use under similar circumstances), breach of any duty imposed by law, breach of contract or mistake or error in judgment of the "Host"; and
 - (c) to be liable for and to hold harmless and indemnify the "Host" from all actions, proceedings, claims, damages, costs demands, including court costs and costs on a solicitor and own client basis, and liabilities of whatsoever nature or kind arising out of or in any way connected with the Infant's participation in "Equine Activities".
- _____ 6. I agree that this waiver and all terms contained herein are governed exclusively and in all respects by the laws of the Province or Territory of Canada in which the "Equine Activities" are provided by the "Host". I hereby irrevocably submit to the exclusive jurisdiction of the courts of that Province or Territory of Canada and I agree that no other court can exercise jurisdiction over the terms and claims referred to herein. Any litigation to enforce this waiver will be instituted in the Province or Territory of Canada in which the "Equine Activities" are provided by the "Host".
- _____ 7. I confirm that I have had sufficient time to read and understand this waiver in its entirety. I understand that this agreement represents the entire agreement between the "Host", myself as Parent/Guardian, and the Infant Participant, and it is binding on myself, the Infant Participant and our "Legal Representatives".

Please Print Clearly

Infant Participant's Name _____ Date of Birth _____

Address _____ City _____ Province _____ Postal _____

Parent/Guardian's Name _____ Date of Birth _____

Address _____ City _____ Province _____ Postal _____

(Signature of Parent/Guardian of Infant Participant) Signed this _____ day of _____, 20____

(Print Name of "Host" Witness to Signing and Initialing) _____ (Signature of "Host" Witness)

SECTION FIVE

REPORTING LOSSES

ACCIDENTS - WHAT TO DO AND HOW DO IT

FIRST - SOME THOUGHTS ON PRE-ACCIDENT PREPARATION:

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 "Accident Report Forms" to obtain important information should an accident occur?

SECOND - WHAT TO DO IF AN ACCIDENT OCCURS

1. Halt the event or activity.
2. Obtain or provide assistance (for injured people or animals).
3. Contain the situation to avoid further injury or accident.
4. Control crowds for their protection and to allow access by emergency personnel.
5. Never admit responsibility and Never volunteer information that may be incriminating.
6. Make notes as soon as possible (names, addresses & phone numbers of witnesses etc.).
7. Complete an "Accident Report Form" - (see sample at the end of this section).
8. Contact Capri Insurance as soon as possible and send a copy of the "Accident Report".

Capri Insurance Services Ltd.

represent Provincial Equine Insurance Programmes

Insurance is available including injury to participants for Individuals, Families, Clubs, Coaches and Officials who are members of the above organizations.

Capri Insurance are pleased to accept your inquiries or questions.
You may call Toll Free to 1-800-670-1877
(ask for the Agricultural Department)



Who is Capri and Intercity Insurance?

Capri Insurance Services Ltd. is licensed in British Columbia, Alberta, Saskatchewan, Manitoba, Yukon, North West Territories and Nunavut.

Intercity Insurance Services Inc. (an affiliate of Capri) is licensed in Ontario, New Brunswick and Nova Scotia.

Other affiliates provide our products in Quebec and the remaining Maritime provinces.

We are specialists in programmes for Associations. We offer competitive insurance solutions and risk management to meet the needs of our Association clients.

Capri and Intercity Insurance operate from 14 offices and may be contacted at:

Mail 204-1835 Gordon Drive, Kelowna, British Columbia V1Y 3H5
Phone 1-800-670-1877 Internet www.capri.ca

We began in 1975 with 6 people but now with a staff of 226 we insure over 150,000 accounts across Canada. The Equine Association account alone involves over 50,000 members.

We attribute our growth to a dedicated staff who pride themselves on delivering a high degree of professionalism and client service. Professional care of a client's risk management is an obligation we take very seriously.

Our Staff Includes

10 Chartered Insurance Brokers	(C.I.B.)
8 Associates of the Insurance Institute of British Columbia	(A.I.I.C.)
29 Canadian Accredited Insurance Brokers	(C.A.I.B.)
1 Chartered Life Underwriters	(C.L.U.)
1 Registered Financial Planners	(R.F.P.)
5 Certified Financial Planners	(C.F.P.)
1 Registered Health Underwriter	(R.H.U.)
1 Fellow Life Management Institute	(F.L.M.I.)
2 Chartered Accountants	(C.A.)