

## ARE YOU COVERED?

If you are planning to ride outside of the United States on your next vacation, this article will cause you to look twice at your insurance coverage. Do you fancy hunting in Ireland, a trail ride in Tuscany, or a gallop along the beach in Mexico? As anything to do with horses is high risk, you will want to determine whether you have insurance to cover the unexpected.

As attorneys experienced in dealing with equestrian law issues, we recommend that all equestrians obtain their own personal accident and liability insurance to cover their equine-related activities. You may be able to obtain this coverage as an "additional rider" to your home owner's policy (no, this has nothing to do with horse riding --- it is a liability policy riding on top of the home owner's policy). You will want to check this carefully with your agent, or even the underwriter, as there are often various equestrian-related exclusions with many companies. For instance, many home owners' policies offer personal liability protection as part of the general coverage. This may cover personal liability coverage for claims occurring "at your home or on your real property." Others may offer a cap (for instance \$300,000) in personal liability coverage for "actions of the insured, their children, and for their animals." Asking lots of questions, such as does this cover horses, does this cover only horses owned by me, what are the policy limits, does this include losses anywhere in the world caused by me or caused by the horse I am riding? This article will help you spot the issues which create a lot of confusion about what coverage you might actually have or have not.

It is unlikely you will get satisfactory answers to these questions from your home owner's insurance agent. You will want to check with the underwriter and review the policy itself in order to determine whether it covers the action of your animals, yourself, and any horse you may be riding. You should get a coverage letter from the underwriter

stating that there is (or is not) coverage for the types of losses which you might encounter. An adjuster's interpretation of the loss may differ, depending on various factors, such as whether the loss was on your property, the horses are boarded on your property, you owned the horse, the horse was mounted or not, etc. Having this in writing will help avoid future coverage disputes.

Separate umbrella policies may also be available from insurance companies. Some insurance companies require that the umbrella policy be written together with your auto or home owner's policy. Another option is personal horse owner's policies, such as those offered by Buxton Insurance (1-800-588-1403) for around \$250/year for \$1,000,000 in coverage (but ask questions with these policies as well--for instance, losses are limited to those arising in the US or Canada).

If you plan to ride outside of the country, you will also need to see if there is coverage available for losses incurred outside of the country. Most policies may exclude these claims. For travel abroad, it is often best to seek specialized coverage. In Western Europe and the United Kingdom, it is common that by registering with various equestrian clubs or federations, they offer general equestrian liability protection.

Specialized equestrian insurance agents, can provide you with farm and ranch coverage. Next month, we will help you with more issues to spot when shopping for mortality and loss of use insurance for your horse. **H**

This article was co-written by Heather M. Malick, Esq., who practices in estate planning at Folkstad Fazekas Barrick & Patoile, P.C.

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