

BCQHA

BRITISH COLUMBIA QUARTER
HORSE ASSOCIATION

BCQHA INSURANCE

Question and Answers

1. DOES BCQHA PROVIDE INSURANCE FOR ITS MEMBERS?

It covers all members – not on an individual basis but as a member on BCQHA business. BCQHA does not provide individual liability insurance for members. If liability coverage is required for your equine activities you should join Horse Council British Columbia or arrange coverage with your farm or home carrier.

2. WHAT INSURANCE DOES BCQHA HAVE?

BCQHA maintains \$5 million liability coverage for equine activities included by BCQHA in its annual Calendar of Events. As well it maintains Directors and Officer's Liability Insurance to cover the actions of Board members, committee members and zone committees.

3. IF I VOLUNTEER AT A BCQHA EVENT OR SHOW COULD I BE PERSONALLY HELD LIABLE?

You would be covered by the BCQHA liability insurance provided that you acted as a reasonable person would have. If you commit fraud or are grossly negligent you may be subject to charges. If you were found guilty you might not be covered but this is an extremely rare situation.

4. DO I HAVE TO BE A BCQHA MEMBER TO BE COVERED?

No, you do not have to be a BCQHA member to be covered if you are volunteering at BCQHA has no employees and anyone paid more than reasonable expenses or a small Honorarium should be under a simple contract.

5. WHAT EVENTS OR ACTIVITIES ARE COVERED?

All events including clinics, meetings, shows, socials, trail rides, fund raising activities that were included in the Calendar of Events or later added to it and notification given to the insurer. All Board, Committee and Zone meetings and decisions are included.

6. ARE PROFESSIONAL HORSEMAN OR OTHER CERTIFIED INDIVIDUALS HELD TO A HIGHER STANDARD WHEN VOLUNTEERING FOR BCQHA?

All volunteers are expected to act as a reasonable person would in the circumstances. If you notice something is not safe or could cause a problem then a solution should be found with the event organizer(s).

7. DOES THE INSURER REQUIRE THE WEARING OF HELMETS OR OTHER RESTRICTIONS?

Currently there are no such restrictions but wearing helmets is strongly encouraged for personal safety.

8. WHAT IS AN ORGANIZER'S RESPONSIBILITY TO ENSURE LIABILITY INSURANCE COVERAGE?

Ensure that the BCQHA insurance coordinator has your event date and details prior to the event.