

Chapter 8

INSURANCE – a quick overview

In this chapter:

- ▶ Liability Insurance
- ▶ Accident/Medical Insurance
- ▶ Pony Club Covered Activity
- ▶ Transportation

Did you know that the USPC Insurance Plan is reviewed and updated annually? Early every year an Insurance Packet is mailed to every RS and DC. Be sure to review it carefully for new information or changes. Take advantage of the basic information session, a “how-to” on insurance, which is presented every year at the Annual Meeting.



REMEMBER: Every Pony Club activity must be properly covered by insurance. Never hold an event without ensuring that your club has properly recorded the dates and locations in advance with USPC as required.

NOTE: This chapter is a very general outline of the USPC Insurance Plan. Please refer to the current year’s Insurance Packet for full information. The Insurance Packet can be found on the Web site under “Forms” or by contacting the National Office.

Liability Insurance

The United States Pony Clubs, Inc., and/or its Individual Registered Member Clubs, Regions and Regional Officers, Member Board of Governors, Committee members, Volunteers, Regional Supervisors, District Commissioners, National Examiners, Advisors, Individual Members, Technical Delegates, Judges, employees and instructors are all covered for liability while acting within their capacity as such, under the direction of the national organization or an insured region or affiliated club.

Accident/Medical Insurance

USPC also carries Excess Medical/Accidental Death & Dismemberment coverage for its registered youth members. Excess medical coverage for a member begins upon **RECEIPT** of their completed Membership Report Form **AND** membership dues at the National Office. Coverage for members begins upon arrival at the site of the Pony Club activity, and ends with the conclusion of the activity for the day. This coverage is secondary to the member's own preliminary medical insurance. If the member has no preliminary health insurance, this coverage would then become primary for them.



REMEMBER: Individuals are NOT covered by insurance and they MAY NOT participate in Pony Club activities until their Membership Form and dues have been received in the National Office.

Pony Club Covered Activity

Any club-scheduled educational activity to which the entire club or an entire segment of the club (for example, all D-3s) is invited is covered, even if during the meeting there might be only one rider in the ring at a particular time. If an instructor who normally teaches lessons at a club-scheduled activity also gives private lessons to Pony Club members outside of the club-scheduled meeting, the private lessons are NOT COVERED.

Transportation



REMEMBER: No liability or medical coverage is in force while a Pony Club member is driving, being driven or riding to or from a Pony Club activity.

All transportation, including travel to and from rallies, is the sole responsibility of the parents/guardians of participating members. It is the responsibility of the parents to arrange transportation for their children before, during or after a rally. It is the parents responsibility to decide if they will do the transporting, or if they will allow the child to drive or if they will arrange for another person to provide that transportation – just like they do for other community activities, such as soccer, etc.

Chapter 8 – INSURANCE

While at least one adult chaperone is appointed for a team at a competition, the chaperone is not responsible for transporting the members. The chaperone is assigned to ensure that there is a contact person for each team during the Pony Club activity.

USPC cannot obtain insurance to cover transportation. These limitations do not extend to International Exchanges, which require USPC to arrange for transportation and chaperones.