



CANADIAN PONY CLUB

INSURANCE FAQ

August 19, 2020

Loyalty

Character

Sportsmanship

1. Are paid coaches covered when hired by CPC for events (clinics, seminars, schooling, etc.)?

No, coaches should carry their own Commercial General Liability Insurance policy that provides coverage for riding instruction. A copy of a certificate of insurance should be obtained from these coaches prior to them representing CPC at any event.

2. Are Pony Club members who are paid an honorarium covered when working on behalf of CPC?

No, this method of payment is considered an employee/employer or contractor relationship and therefor would not be covered. Only unpaid volunteers are covered in this capacity.

3. Are Pony Club members and volunteers who are reimbursed expenses covered?

Yes, with caution. Expenses inflated to obtain payment for the individual's time could be subject to scrutiny by both the insurer and CRA.

4. Are judges/examiners who are paid a nominal fee covered?

Yes, the CPC insurance policy covers judges and examiners.

5. Are members covered under the CPC policy when participating in events?

Pony Club members are required to be members in good standing with their PTSO. A membership with your PTSO includes Personal Liability insurance.

The CPC insurance policy provides protection to CPC itself and would respond in the event that legal action was pursued against CPC for bodily injury or property damage to a participant. It will however provide coverage for volunteers at sanctioned events and employees of the CPC.

6. What constitutes a "sanctioned activity"?

In order for activities to be considered "sanctioned activities", they must appear in the minutes of the Branch or Region hosting the activity. Regions must be aware of and approve all activities hosted by their Branches. Open shows should include the name of the Region in the title, along with date and location. Ex. Perfect Region Amazing Pony Club Annual Schooling Show will be held June 4-6 at the Horseshoe Riding Arena.

7. Who needs to sign a waiver?

Members must sign a Pony Club waiver annually. These waivers are valid for any and all Pony Club sanctioned events. Participation by non-members, such as trial lessons or open shows, requires a non-member waiver signed for every sanctioned activity

8. When does an incident report need to be submitted to the insurance provider?

If there is a serious injury that requires medical attention, a copy of the incident report should be sent to BFL CANADA as soon as possible. For minor injuries, CPC should maintain a copy of the report for their files.

For more questions feel free to email us at insurance@canadianponyclub.ca .