



Oregon Dressage Society, Inc.  
880 NE 25<sup>th</sup> Ave, Suite 2 – 173  
Hillsboro, OR 97124  
503-681-2337 (phone)  
503-681-3873 (fax)

## Insurance

ODS insurance is standard liability coverage. The insurance will defend if suit is brought against an ODS sponsored event, activity, and/or conduct.

There is sometimes confusion about the concept of *ODS sponsored events*. ODS Chapters, Committees and the State Organization can sponsor activities. Shows approved by ODS but sponsored by organizations other than ODS or an ODS chapter can *NOT* be covered by this insurance.

### **How to Get an Application:**

Download the most current and appropriate ODS Insurance Form from the ODS Website ([www.oregondressage.com/showmanagement-insurance.html](http://www.oregondressage.com/showmanagement-insurance.html)). Alternatively, you can contact the ODS office for additional forms to be faxed, e-mailed or mailed to you.

### **Application:**

Your application is a LEGAL DOCUMENT and needs to be treated as such. In the case of an accident or lawsuit, please be sure that information turned in about your event was included in full on your application.

### **Advance Application:**

Complete the form and mail it to the ODS Office with payment 6 weeks in advance of your event. If the *completed* contract and insurance fees are received by the ODS Office at least *6 weeks* prior to the event, insurance coverage will be granted.

If you must have the certificate well in advance of the event, we must be notified of the due date for your certificate and insurance must be applied for well in advance.

### **Last Minute Requests:**

One of the most common problems is last minute requests for certificates or additional insured. This problem is normally innocent; often the Chapter or Committee fails to delegate responsibility or follow up on obtaining insurance coverage for an event until their facility reminds them that they have not yet received a certificate. Or, the facility being used forgets to mention the need for an additional insured until it is far too late.

If your event is within 4 weeks, please call the ODS office before you submit your application. If your event is within 4 weeks of receipt of your application, there is a \$20.00 rush fee; if your event is within 2 weeks of receipt of your application, there is a \$40.00 rush fee.

If your event is within 48 hours, you must **CALL** the ODS Office to ensure an insurance certificate can be obtained *or you will have to cancel the event*. The ODS Office *weekend emergency* number is listed below.

### **The Form:**

**Incomplete forms are subject to return or additional office fees.**

Please only include ONE event and ONE facility per form with exception of multiple clinic dates/same facility/same clinician. Please contact the ODS Office if this is unclear or if you have questions about how many forms your chapter needs to be submitting.

- Example: Your chapter is hosting a three day single-approval show – that would be one event.
- Example 2: Your chapter is hosting a show, a clinic and a trail ride, all on the same weekend. Those would need to be submitted 3 separate forms.
- Example 3: Your chapter is hosting a show, a clinic and a trail ride, all on different weekends, but at the same facility. Those would need to be submitted 3 separate forms.
- Example 4: Your chapter runs clinics or rides every single weekend at the same facility with the same clinician – it is acceptable to submit one form with dates listed on a separate sheet of paper.
- Example 5: Your chapter runs monthly clinics with the same clinician but splits the clinician's time between three facilities. It would be acceptable to submit three forms – one per facility – listing multiple dates.

If you are filling out multiple forms and find it too much writing to fill out contact information on every form, consider using an address label. This form is faxed to the insurance agent, so writing "on file" is not acceptable in lieu of a mailing or street address, etc. In addition, the ODS Office will address envelopes to mail certificates based on your application form; incorrect or incomplete addresses will result in certificates not successfully reaching your facility/entity designated.

Name of Organizer is the name of the person that would be contacted with questions about this event, not necessarily the person filling out the form. This is the person who will be listed on the ODS website as the official contact for this event. If the person filling out the form (able to answer questions about the form) is different, then please enclose a note indicating where the ODS Office or Insurance Agent can direct questions about the form.

*See "Additional Insured" below about more specifics about facilities.*

Other entities that may require a copy of our insurance certificate include USEF, USDF, etc. Please be specific in your request.

Please do not write on the back of a form – if you have additional information, please enclose a separate sheet of paper.

**Additional Insured:**

If your facility requires to receive a certificate, they must be listed as additionally insured, and a fee of \$25 per location per calendar year is required. If the "additional insured" is wholly an ODS Member, there is no annual fee due, just the form (see examples below to answer questions about Additional Insured / ODS member fee exclusion). The ODS office will be able to tell you if another chapter has already paid the insurance fee for that facility.

This "additional insured" coverage insures the property owner (private or public) against lawsuits with the same coverage as ODS receives. Please be sure that the application lists the legal property owner, not just the DBA (i.e. write John & Jane Smith DBA Oregon Stables).

**Example:**

Molly Johnson, ODS #5000, legal landowner = no additional fee. However, if the legal landowner (i.e. name on the deed or title of the property) is Molly and Jack Johnson where Molly is an ODS Member but Jack is not, the \$25 annual fee will be due.

**Fees:**

It is preferred that fees are paid using a Chapter or Committee check and that the check arrives with the application.

General Show Insurance (~~not USEF/USDF/ODS Licensed shows~~) have a charge of \$51 per day, which includes one day for set up and one for take down. ~~USEF/USDF Licensed shows carry additional fees as USEF currently requires their approved events to have their own insurance policy; call the ODS Office for the most current fee structure.~~ **Effective May 1, 2007, USEF no longer requires a separate policy, therefore ALL shows (practice, schooling, ODS League and USEF/USDF Licensed shows) pay only \$51 per day.**

Clinic Insurance is \$43 per day if non-members are participating in any way (including auditing, handling horses in holding area, grooming, etc.); there is no daily fee if 100% of clinic participation is limited to ODS Members.

Other events such as parades, trail rides, etc may be subject to different fees. Please contact the ODS Office if you have questions.

ALL applications must submit a \$10 office processing fee. This fee offsets the cost to administer ODS Insurance annually and helps keep the ODS annual dues from increasing. The ODS Office manager spends time and money on postage/office supplies obtaining your event insurance; she processes your application, communicates with the Insurance Agent, posts events to the ODS Website, photocopies/mails certificates and files paperwork in the archives.

**The Certificate:**

The designated official contact person, the designated facility and any other designated additional certificate holders will be sent a certificate by normal mail. If a certificate is applied for within 48 hours, we do our best to fax certificates in lieu of using mail; overnight postage/shipping fees may apply if no fax is available.

**Protect our Coverage:**

Insurance in the horse business is getting harder to come by and more expensive than ever before. There are only a few companies that write this kind of coverage. To protect

our ability to continue with coverage, please make sure you are as hazard-free as possible.

Have representatives such as management and committee members read the ODS insurance policy packet on the ODS Website and be familiar with the forms and responsibilities.

*All participants must sign a release of liability.* If you do not have a release, you can download a general form from the ODS Show/Clinic Management page on the ODS Website or request that a form be mailed/faxed/e-mailed to you by the ODS Office.

Institute basic safety procedures, including but not limited to the following:

- Consider a no dogs rule; if dogs must be present, require them to be leashed without any exception
- Keep spectator traffic away from the horse traffic (in gates, etc.)
- Have adequate and safe parking
- Have adequate and safe stabling
- Have adequate and safe spectator facilities
- Post the Inherent Risk Sign to limit liability
- Consider requiring helmets at all horse activities
- Consider designating a safety chairperson for events
- ODS members only events need to be truly restricted to *members (including clinician, videographers, photographer, etc, etc)*; a current ODS member list can be found on the ODS Show & Clinic Management page of the ODS Website or requested in advance in another format
- **Require that all independent contractors (including VENDORS and concessionaires on the show grounds) furnish the show/clinic/event management with a Certificate of Insurance as evidence that Public Liability Insurance, Auto and Worker's Compensation Insurance is in force during the show. In most cases, show management will want to be named as Additional Insured on their policy (i.e. naming Oregon Dressage Society, Inc., its Directors, Officers and Agents as additional insured). Please contact the ODS Office if you do not understand this or want further clarification on what constitutes being an independent contractor, vendor or concessionaire.**
- **Enforce the newly published rule in the ODS Regional Omnibus which does not allow any person on foot in the warm up arena.**

# Reporting Accidents

## Claims:

Accident Report Form is available on the ODS Website

Any accident or occurrence which is believed may become or is known will become a claim or suit must be reported immediately to ODS by submitting the accident report form. ODS will then submit the report to Blue Bridle.

If there is a personal injury, the accident must be phoned in to the ODS Office immediately (emergency weekend phone number is below) and in turn the office is required to notify Blue Bridle Insurance within 24 hours.

The organizer of the activity (and in addition, the show manager if the accident occurs during a show) is responsible for submitting this report. Any accident that he/she has knowledge of must be reported within one week of the date of the accident. If informed after the activity of an accident at that activity, the organizer must then submit an accident report form to the ODS office with in one week of notification.

Please mark the report form "for records only" unless you are positive a suit will be brought.

Accident report forms will be included on the ODS Website (on the Show & Clinic Manager page) and in ODS Handbook. They will also be mailed to all shows who receive ODS Insurance. Additional report forms can be requested from the ODS Office at any time.

Failure to submit a report in a timely fashion could result in the insurance company canceling ODS's insurance policy. We ask that all ODS members see that these guidelines are followed.

ODS Office  
880 NE 25th Ave, Ste 2-173  
Hillsboro, OR 97124  
503-681-2337  
503-730-8036 (weekend emergency number)  
503-681-3873 FAX  
[office@oregondressage.com](mailto:office@oregondressage.com)

Blue Bridle Insurance Agency, Inc.  
PO Box 27  
Pittstown, NJ 08867  
908-735-6362  
800-526-1711  
908-735-2254 FAX

*Document last updated 9/9/2007*