

## Equestrian Insurance

An “**Equestrian Event**” is defined as any official SCA event at which horses (or other equids) are present, *whether they are ridden or not*. It must have an **Equestrian Marshal in Charge (EqMIC)** (again, whether the horses are ridden or not). The EqMIC has the duty to ensure that the appropriate additional insurance has been issued (although the EqMIC does not necessarily have to be the one to obtain the insurance, the Autocrat or another member of the group may obtain the proper insurance if appropriate). This additional insurance certificate for general liability covering equestrian activities is available through the SCA Corporate Office. Any equestrian event where this additional equestrian insurance has not been obtained **will nullify all other Society insurance**.

**IMPORTANT!** This means an official SCA event where horses are present *must* have this additional insurance certificate. An Equestrian Marshal in Charge who allows an equestrian event to proceed without activation of the equestrian insurance risks losing his or her warrant. In addition, the autocrat and group sponsoring the event will lose Society insurance coverage for that event.

This policy is necessary for equestrian events, but is not limited to just events. If you wish to have such insurance to cover a horse practice, the Society policy can also be activated for this purpose. The activation is good for up to one calendar year and costs \$50 (for the whole year). The exact dates must be listed and specified on the request for insurance, and for this purpose cannot be listed for a length of time greater than 12 hours. (It is hard to predict a year in advance, so please understand that if you list a date and decide later it is not a good day, you are not obligated to have that practice.) For example, if your group wishes to have a weekly practice on (most) Sunday afternoons, you would go that year’s calendar and write out each Sunday date for the entire year, with a time specified as <12 hours (e.g., 1 pm to 5 pm). You cannot specify an entire weekend (that would be considered an event by the insurance company), nor can you hold a practice on both Saturday and Sunday. The SCA’s Insurance carrier interprets a practice broken up over two weekend days as an event, even if the practice meets all the other restrictions (not an event, no longer than 12 hours, etc.) If the dates or hours or site changes for your practice, a new certificate (with a new \$50 fee) is required for coverage.

## ORDERING FEES

The cost each time for activation of the Equestrian insurance policy is \$50. Each event requires one activation (though can be multiple, consecutive days). A recurring practice requires one activation (and is good for one calendar year with stipulations as previously described). If an additional insured is needed, it is another \$50 (i.e., it would cost \$100 for *both* the equestrian policy plus additional insured). The fee must be paid at the time of the request.

### **PROCESSING OF YOUR REQUEST WILL NOT BEGIN UNTIL THE FEE IS PAID.**

The request for equestrian insurance (**and fee**) must be paid 30 (thirty) days prior to the event. If the request and fee are not received 30 days prior, then an additional \$100 late fee will be assessed. Do not assume that just because you are willing to pay the extra money that this can be activated just a few days prior to the event! If you are late, call or e-mail the Corporate Office to make sure the certificate can be issued in your timeframe.

Occasionally if the delay is due to issues with the Site/Site Owner, Corporate Office **may** permit the late fee to be waived (but please do not count on it). The late fee must still be paid at the time of the certificate request; however, if the Site Owner writes a letter (**on their letterhead**) to Corporate Office detailing legitimate reasons for the delay, the fee *may* (or possibly may not) be refunded following review by Corporate Office.

The request and fee may be sent via mail, e-mail (not secure), or fax. (I usually e-mail Patricia LaChance (see below) that I am about to send a fax and ask for an e-mail back when they receive the fax. The fax is in a secure location that is not available to a casual passerby.)

Mail: Check made out to SCA, Inc, and send in care of  
SCA—Equestrian Insurance  
PO Box 360789  
Milpitas, CA 95036-0789

e-mail: [Patricia@sca.org](mailto:Patricia@sca.org) (Visa or MasterCard only)

Fax: 408-263-0641 (Visa or MasterCard only)

In order to facilitate a prompt response when ordering an insurance certificate, please follow all steps below.

Allow 30 (thirty) days for completion of your request. If you are late and do not have 30 days, be prepared to pay the \$100 late fee and phone or e-mail Corporate Office to assure that it can be processed in the time you do have.

Include your legal name and a daytime phone number.

The following information is required when you make your request. Remember, the request will not be processed until the fee is received. The request can either be submitted on a separate sheet of paper (with the following information) or can be submitted on the form following (using this page to make sure you are submitting the correct information).

### **REQUIRED INFORMATION:**

1. Name and physical address OF THE SITE (not your home address).
2. Beginning and ending dates and times of the event.

For multiple separate dates (for example, recurring practices), you must list out all the dates. Also if you are including multiple dates for a practice, the hours per day must be listed as <12 hours per day. A \$50 fee will cover one calendar year for such practices provided the site or dates or hours do not change. (You are not obligated to actually hold practice on each date that you originally list, however any dates or hours that you do not list are not covered by the policy.)

3. Certificate Holder's name and address. (This is NOT your local group, this is the "Site Owner"—i.e., Stable Owner, Church, Park's Department, Property Owner, etc. who is to be furnished the certificate. Out of personal experience, be warned that this needs to be spelled out separately even if it is the same as #1 above.)

4. Additional Insured. The Site Owner may or may not require this. If the Site Owner does, it entails an additional \$50 fee. The exact wording that the Certificate Holder wishes to appear on the certificate must be specified and should be provided by the Certificate Holder.

5. Fax number and routing name for Fax (if applicable). (This is especially important if you are doing things last minute!)

6. Event coordinator: Mundane name and daytime phone number. (Depending on how your group wishes to handle this, this can be the Equestrian Marshal in Charge, the Autocrat, or some other designated person.)

Once you have filled out this information it must be sent to the Insurance Office in California. Allow thirty (30) days for completion of your request. Fee must be received with request. Processing will not begin until fee has been received.

<b>Fees:</b> Normal Fee	\$50
Additional Insured	\$50
Late Fee	\$100

The request and fee may be sent via mail, e-mail, or fax.

Mail: Check made out to SCA, Inc, and send in care of:

SCA—Equestrian Insurance  
PO Box 360789  
Milpitas, CA 95036-0789

e-mail: [Patricia@sca.org](mailto:Patricia@sca.org) (Visa or MasterCard only)

Fax: 408-263-0641 (Visa or MasterCard only)