



WIHA Insurance

What does it cover?

WIHA carries its own commercial general liability policy to cover events held by or sponsored by WIHA. This includes renting of a facility for a WIHA horse show. This coverage includes property damage to the facility or bodily injury caused by a student member or a student member's horse to the general public NOT participating in the show or event.

WIHA Insurance

What doesn't it cover?

*The WIHA insurance policy **DOES NOT** cover bodily injury to WIHA members or a member's horse(s). Each student member of WIHA is responsible for their own medical and liability coverage for them and their horse. Like all other high school/middle school activities, the parents are responsible for any medical bills or veterinarian bills incurred during the participation of a sponsored or recognized WIHA event.*

****Each member is required to sign an equine liability waiver to participate, and can't participate unless this waiver is signed.***

Frequently asked questions

Is a student member covered if they are injured at a WIHA event, or practice?

*Students **are not** covered for injuries sustained during any WIHA event, or practice. Once a student joins WIHA they are then considered an insured under the insurance policy, and therefore cannot collect against the WIHA insurance policy.*

- 1. Is my horse covered for any injuries sustained during a WIHA event or practice?*** *No, students are responsible for any medical care their horse may require if injured during a WIHA event or practice.*
- 2. Are my tack, equipment, and personal belongings covered under the WIHA insurance policy?*** *No, students are responsible for any belongings, or tack that they may bring to a WIHA event or practice.*
- 3. Is my district covered for renting grounds to hold an event?*** *Yes, your district is covered for planned horse shows and events in your district. It is your district chairs responsibility to inform WIHA of show dates and any events held in your district. WIHA must notify the insurance company of all public day events held in each district. These dates are specifically listed on the WIHA policy for coverage. Events held without the insurance company's knowledge are **NOT** covered under the WIHA policy.*
- 4. Will WIHA provide proof of insurance to rental grounds or other entities that require proof of insurance to hold an event in my district?*** *Yes, WIHA will provide proof of insurance to the rental show grounds or any entity that may require proof of insurance to rent or use their facility.*



5. ***Are coaches covered under this policy?*** Yes, coaches are covered under this policy if they are registered with WIHA. Coaches are covered only as a part of the membership and receive the same coverage as members. WIHA is a volunteer organization so the insurance only covers those activities recognized by WIHA. It does not cover outside activities participated in by coaches. WIHA insurance only covers the coaches as far as property damage to a facility or bodily injury that may occur during a publicly held event. ***The WIHA insurance, does not cover, personal or bodily injury committed by a coach to a student or student horses.***
6. ***What are the commercial general liability limits for WIHA?*** The WIHA policy has \$1,000,000 occurrence and \$2,000,000 aggregate limits.

Any additional insurance questions can be directed to:

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****Board Member****

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