



Wisconsin Interscholastic Horsemanship Association Explanation of Insurance

What does the WIHA insurance cover? The 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.

What is NOT covered by the WIHA insurance? 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 themselves and their horse(s). Like all other high/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 in order to participate.**

Frequently Asked Questions

Is a student member covered if they are injured at a WIHA event or practice? No. 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.

Is my horse covered for any injuries sustained during a WIHA event or practice? No. Students are responsible for any/all medical care their horse may require if injured during a WIHA event or practice.

Is my tack, equipment and/or personal belongings covered under the WIHA insurance policy? No. Students are responsible for their tack/equipment/belongings that they bring to a WIHA event or practice.

Is my district covered for renting the show grounds to hold a WIHA event? Yes. Your district is covered for planned horse shows and events in your district. It is your District Chairperson's responsibility to inform WIHA of the show dates/location for all events held within your district.

Will WIHA provide proof of insurance to rental facilities when holding an event in my district? Yes. WIHA will provide a certificate of insurance.

Are coaches covered under the WIHA insurance policy? Coaches are covered only as a part of the membership and receive the same as student 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's horse(s).

What are the commercial general liability limits for the WIHA policy? The WIHA policy has a \$1Million occurrence and \$2Million aggregate limitation.

The WIHA highly recommends having your own horse liability coverage since your horse potentially could cause harm to another person or horse, and this would NOT be covered by the WIHA insurance policy.