

BHS Members and Horse Owners: General Risk Management and Insurance Guidance

Staying Safe: practical risk management and record keeping

- **Ensure a safe environment is maintained at all times.** Regularly inspect and repair fences, gates, and other enclosures to prevent escapes and protect your horse(s) from potential hazards. It is also best practice to keep a record of when the inspections are carried out and any recommended repairs are completed.
- **Be aware of your surroundings.** Keep an eye out for anything that might pose a risk to you or your horses, such as loose objects, slippery areas or loud noises. Make a note of what might cause your horse to spook and take necessary measures to try and prevent this.
- **Don't neglect regular veterinary care.** Regular veterinary check-ups are essential for maintaining your horse's health and preventing potential behavioral issues under saddle. Neglecting these check-ups can lead to undetected problems or dangerous behavior. This should include remaining up to date with dentistry, shoeing, physiotherapy and worming (or faecal egg counts).
- **Avoid unnecessary risks when riding.** Ride within you and your horse's abilities and always use the right safety gear; this includes a correctly fitting riding hat. For more information on riding hats, visit: [Horse Riding Helmets: Fitting & Safety | The British Horse Society](#) If you have any family or friends riding or assisting on your yard, be sure to give them the appropriate information and equipment they need to stay safe.
- **Stay on top of paperwork.** Make sure all your documents, such as your horse's passport, loan agreements or livery contracts, are up to date and accurate. It's worth checking these regularly.

Insurance and safety measures

Ensure You Have Adequate Insurance Cover It is recommended that you make sure you are suitably covered with rider insurance for public liability and personal accident coverage. Always check that anyone else riding or handling your horse has adequate insurance in place.

- **Use and maintain proper safety equipment.** Keep tools, tack and safety equipment in good working condition and replace items when necessary. If tack is not fitting correctly, it won't be effective and could cause a problem. The safety standards of hats and body protectors can change, so make sure these are kept up to date too. Adhere to the highway code when out on public highways and take all reasonable precautions, for example the use of reflective gear for both you and your horse.

If an accident happens

- **Report accidents involving injury to insurers swiftly.** It is important that insurers are notified quickly in the event of an accident, especially those involving injury to you or 3rd parties (public liability). You should report all incidents even if you do not think they will result in a claim. You may have more than one insurance policy in place, ensure all are notified and that you follow the notification process for each one. Any delay can prejudice the report and make it harder for insurers to defend a claim.
- **Get witness details.** Obtain witness contact details and statements/voice notes whilst memories are fresh in people's minds. Even if someone did not see the accident itself, those on the scene at the time may be able to assist and provide invaluable insight into the events immediately beforehand.

Filing an insurance report

- **Record every incident, big or small.** All accidents, whether injury is suffered or not, should be recorded accurately and your insurance company notified.
- **Stick to the facts.** Keep your explanation of what happened clear and factual. Avoid guessing what caused the incident. For example, saying your horse "bolted" if it simply shot forward a few strides would not be an accurate representation of what happened. The wrong terminology can hinder insurers when defending a claim.
- **Take photos if you can.** If it's appropriate, take photos of the scene, including any damage to property or equipment.
- **Don't admit blame.** Even if you feel you might be responsible, don't say so at the time as to do so would be to admit liability. Let the insurers handle that side of things.
- **Do not make promises.** Don't reassure friends, family or others that your insurance will cover the costs.

Working with insurers, lawyers and loss adjusters

- **Act quickly.** Timing matters. It's important to cooperate fully and promptly with your insurer or other professional they appoint to look into the situation.
- **Forward legal documents right away.** If you receive anything from a claimant, solicitor or the court, do not respond, instead immediately pass it on to your insurer or a legal representative they've appointed.

Moral vs legal responsibility

Some accidents that happen are just that – accidents – the public liability policy does not cover for accidental damage or incidents in which you feel morally responsible – it is there to protect you should you be found legally liable for damages.

Generally legal liability for incidents involving horses fall under the tort of negligence or under the Animals Act 1971 as a strict liability.

Note: this guidance is for general information only and shouldn't be used as a substitute for professional legal or insurance advice. Always speak to a qualified expert when making important decisions.