

OTRA Membership Guidelines

Liability Insurance

Everyone who participates in a OTRA event must have proof of their own LIABILITY INSURANCE. The Club carries insurance for any excess liability that is negligence-driven. The Club cannot carry liability insurance on behalf of individuals who participate in club events.

The liability insurance that each participants requires and that will be accepted by OTRA is available through our provincial organization Ontario Equestrian (OE), or CapriCMW Insurance, or CRHRA as long as it provides coverage of \$5,000,000. This coverage will help protect the participant in the event of them being sued for negligence resulting in injury or damage to another person, horse or property - e.g. a participant's horse gets loose and runs onto a road and causes an accident, or a participant's horse kicks another horse or rider resulting in serious injury or death.

As part of OTRA's current Risk Management, ALL participants must provide proof of such liability insurance at each OTRA event. A "Certificate of Liability" can be obtained from the broker prior to an event to show as proof when registering at the event. Riders who cannot provide visual proof of insurance will, without exception, **not be permitted** to register for said event, or be allowed to participate.

The Ontario Trail Riders Association executive and members accept no responsibility for accidents, injuries to property, animals or people attending any event.

Amended January 18, 2022