



LEGAL EQUESTRIAN™

Horse owners who are not lucky enough to own their own horse trailer often find themselves relying on friends, family or professional horse transporters to get their horses safely transported from one location to another.

Many of us have happily loaded our horse(s) into our friend's trailer and headed out to a remote location for a beautiful trail ride or a horse show across town. Few horse owners stop to consider who would be responsible if their horse is injured or causes injury to another during transport in the event of an auto accident. Horse owners often assume that in an accident if their horse is injured or killed or causes harm to another person, or property because of the accident, the driver's insurance policy will adequately cover their loss or indemnify them. This is rarely the case. Auto insurance does not typically cover a horse trailer without an additional rider to the policy and then usually excludes coverage for the contents of the trailer (i.e. a horse).

Absent adequate insurance on the horse, the horse owner's only option in the event of death or injury to their animal is to sue the party responsible for the accident for the damages they have incurred. If the horse(s) in question is of particular value, the horse owner should insure the animal for major medical/ mortality insurance, as well as risk of loss to ensure their damages are adequately covered.

If the horse was negligently or improperly loaded and as a result, the horse causes damage to a person or property because of the accident, the horse owner may be found liable. In this instance, a horse owner's liability policy would provide adequate protection in the event of a lawsuit.

Professional horse transporters often utilize contracts to limit the liability for any loss or damage to a horse to a nominal amount, typically \$300.00 to \$1,000.00. These contractual provisions are generally valid and upheld by the court. Again, the prudent horse owner should have their own insurance policy in place to prevent against the expense of loss or damage to their horse(s).

The best way to avoid costly litigation and enjoy the benefits of a third party horse trailer is to ensure that you, as the owner, have adequately insured both yourself and the horse.

If you would like more information on this or other topics, please feel free to visit our website at www.legalequestrian.com or contact our office at 949-264-1464 or toll free at 877-hrs-1wyr.

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