
INSURANCE

This policy outlines the insurance requirements and guidelines for New Start Standardbreds, its foster homes, and all participants involved in the care and management of Standardbred horses. This ensures adequate protection against liabilities and risks associated with equine activities.

1. ORGANIZATIONAL INSURANCE

Coverage: New Start Standardbreds maintains a general liability insurance policy that protects the organization, its board members, and volunteers during official activities.

Scope: The policy covers public events, rescue operations, transportation, and other approved activities directly managed by the organization.

Exclusions: Activities conducted by foster homes or adopters outside the organization's purview are not covered under the organization's policy.

2. FOSTER HOME INSURANCE REQUIREMENTS

Mandatory Insurance: All foster homes must carry their own equine liability insurance through Ontario Equestrian or an equivalent provider.

Proof of Coverage: Foster caregivers must provide a copy of their insurance policy or certificate of coverage before receiving a horse from New Start Standardbreds.

Renewal and Updates: Foster caregivers must ensure their coverage remains active and submit updated documentation annually or as requested.

Liability: Foster homes are solely responsible for any incidents or damages to property involving fostered horses while under their care, as outlined in the foster agreement.

3. ADOPTER INSURANCE RECOMMENDATIONS

While not mandatory, adopters are encouraged to obtain equine liability insurance through Ontario Equestrian or another reputable provider to protect against risks associated with horse ownership.

4. EVENT INSURANCE

New Start Standardbreds will secure additional insurance as necessary for events, clinics, or public activities that involve horses or large audiences.

Event participants may be required to sign waivers acknowledging personal responsibility and releasing the organization from liability.

Signed Off: _____

Kimberly Hale
Kimberly Hale, President

5. INCIDENT REPORTING

Any accidents, injuries, or incidents involving horses under New Start Standardbreds' care must be reported immediately to the organization and the foster caregiver's or event participant's insurance provider.

The organization will document the incident and cooperate fully with all insurance claims processes.

6. ENFORCEMENT

Failure to comply with this insurance policy may result in termination of foster arrangements or disqualification from participating in organizational programs.

By adhering to this policy, New Start Standardbreds, foster homes, and participants work collaboratively to ensure proper risk management and the safety of all parties involved.