



Public Liability Insurance

Pony Club Australia

- **Can you afford to hire a solicitor to pay fees to defend yourself against an action?**
- **Can you afford to pay thousands, or millions of dollars in damages?**
- **Can you absorb the cost of substantial vet fees or loss of use for a horse you don't own, but provide agistment services for?**

A Public Liability policy is perhaps the most important insurance policy that anyone in the horse industry should consider.

If you are deemed responsible for your actions, the actions of your staff, or the actions of your horses, you could be considered liable in the case of an action that causes damage to people or property. Even if you are not found to be legally liable, you may still have incurred significant legal fees in order to defend yourself. If you are found legally liable to pay damages, you will be ordered to pay these regardless of whether you have insurance or not.

Consider the examples of claims below.

Scenario	Result
You leave a farrier to catch a horse and bring it in from the paddock to shoe whilst you answer a phone call. The farrier is kicked whilst trying to catch the horse.	The farrier sues you as his injuries inhibit him from working for 4 months. You end up having to pay defence costs and damages to the amount of around \$20,000.
In 2000 a French polo player was involved in an accident which resulted in him sustaining severe disabilities as a result of a ride-off involving the England polo captain.	The claimant was awarded \$8,000,000 in damages and the legal costs incurred trying to defend the claim amounted to over \$100,000. The club and captain were insured.

Just because your clients have insurance does not mean you will not be sued. A client may be a Pony Club member and their Personal Accident insurance benefits may cover the costs of some medical care, however the Capital Benefit may prove insufficient in the event of a catastrophic injury or death. If your actions result in someone sustaining a spinal injury for example, and they end up a paraplegic, you can guarantee that the damages awarded will be substantial, as demonstrated above.

To learn more about Public Liability Insurance and why its important to ensure you are covered, contact us today on the details below.