

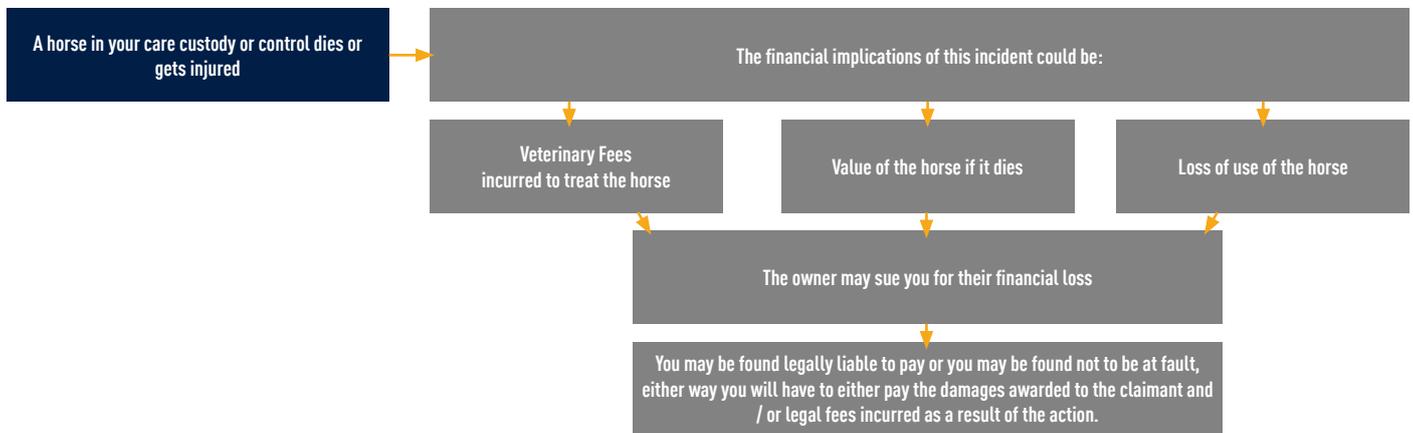


# Care Custody and Control (CCC)

Pony Club Australia

- **Do you care for horses not owned by you?**
- **Do owners of these horses leave them in your care custody and control?**

If YES, then you could be held responsible if a horse in your care dies, gets sick or injured and the cause can be linked to you. Whether you are to blame or not is not the initial issue. The likelihood of you facing a dispute and possibly a lawsuit is high, as well as the potential of incurring tens of thousands or dollars in legal fees. This is illustrated in the diagram below.



Consider the examples of claims below.

Scenario	Result
An automatic water unit in the horse's stable malfunctions and floods the stable, causing the horse to slip and break its leg leading to the horse having to be put to sleep.	The owner holds you responsible and sues you for \$50,000 which is what the horse's value is. You also incur \$30,000 in legal fees trying to defend yourself.
A horse is turned out into a paddock and steps on a nail, causing an injury which is permanent and career-ending.	The owner of the horse holds you responsible and sues you not only for the veterinary fees incurred but also the diminished value of the horse and future winnings. Total claim is \$250,000 plus legal fees of \$18,000.
An owner sends their \$3,000,000 horse to you for spelling and in that time the horse dies.	The horse is fully insured and the owner claims the value of the horse under their insurance, however, the insurance company sues you to recoup their loss. A judge determines that you are not legally liable and does not award damages to the insurance company, but you have spent \$65,000 in legal fees defending yourself.

An insurance policy would cover all of the above defence costs and damages awarded.

To learn more about Care Custody and Control cover, contact us today on the details below.

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