



THE EQUESTRIAN GROUP

A division of Allen Financial Insurance Group

POLO CLUB EQUINE SAFETY GUIDELINES

USPA Polo Club Program

General:

- Hold harmless and/or liability release agreements must be obtained from all boarders, students and players.
- Evidence of liability insurance, naming the Club as additional insured, should be obtained from all independent contractors, outside instructors or anyone using the club facility.
- Polo should only be played on horseback. "Golf Cart Polo" or polo played on any motorized vehicles or mechanical devices is prohibited and excluded from coverage.
- Horse Leasees must execute separate lease agreement for horse lease accepting all liability during lease period; indemnifying and holding Club harmless in the event of a loss.
- If there will be no EMS or medical personnel on the grounds, the safety coordinator should contact local EMS prior to the event and notify them of the upcoming event and review with local EMS directions to the show grounds as well as instructions for accessing central areas. Many EMS personnel may not be aware of factors that may frighten horses and create additional hazards in an emergency. They should be informed of the effects of lights and sirens on horses and resultant problems for horses and humans on a crowded show grounds.

Premises:

- Arenas and fields should be the proper in size to adequately accommodate the riders that will be using the facility.
- Separate areas for parking, warm-up, competition, food service, and spectators must be designated, marked, fenced and /or roped off as appropriate and necessary. Areas where horses are being led or ridden should be off limits for casual spectators, who may have no knowledge of safe zones around horses.
- The number of horses in a warm-up or staging area must be controlled to avoid potential accidents. Spectators must stay in assigned observation areas a safe distance from horse activity.
- Premises should be fenced with design and materials required for the specific horse exposures. Fence should be well constructed and in good repair. The fence should be at least 4 feet high with "horse proof" gate latches and difficult for children to open.
- Rails on fencing used for riding arenas must be attached inside the posts.
- Dogs, if allowed at all on the grounds, must be restrained on leads at all times. If they are NOT allowed, signs should be posted on access roads and in parking areas to give owners adequate warning. If dogs are banned, this should be stated on any prize list or activity announcement.

- Premises owners, vendors and independent contractors must carry insurance.
- Motorcycles, Mopeds, All-Terrain Vehicles, Golf Carts, and Bicycles, if allowed, should be restricted on the grounds to separate them from areas where horses will be moving about, with signage to make clear where they are and are not allowed. If the organizing committee needs to use such vehicles for the running of the event, they must make certain that the drivers are thoroughly familiar with the vehicle's controls, as well as what a horse's reaction may be to the vehicle.
- Any horse or rider acting in a reckless, unsafe or unreasonable manner will be required to leave the premises or event.
- Stable rules and emergency numbers should be posted in prominent places throughout the stable area. Most states have equine liability laws. Most of those laws have specific wording for warning postings and contracts.
- Barn isles and stalls must be free of debris and obstacles. Floors should be sufficiently rough to avoid slipping when wet. Stall latches should be "horse proof" and difficult for children to open. Horses should be hand led in and out of barn. No mounting, dismounting or hacking in the barn isle.
- Management must plan for the logistics of emergency medical and veterinary support in case of accident or illness. If the support people are on call rather than on the grounds, access to the emergency site must be kept clear and someone provided to guide them from the facility entrance to where they are needed.
- A first aid kit and fire extinguisher should be located in the show office or medical station. They should be checked and re-stocked or serviced as needed.
- Smoking must be banned from bedding storage and stabling areas; for show or activity areas fire and local government codes and laws must be observed.
- Any temporary electrical lines must be checked and approved by a qualified electrician. Public address and other communication equipment should also be checked for safety, and should be able to be heard throughout the grounds.

Participants:

- All participants must sign an acknowledgement of risk and liability release in a form approved by the Company and state in which activity takes place. A copy of the release must be filed with the Company before the event date. Failure to comply will result in cancellation or non-renewal of policy.
- Injury to athletic participants is excluded from coverage. All riders participate at their own risk!
- ALL players must wear protective head gear passing testing standards. Proper riding shoes with heels should also be required.
- Volunteers for the event must be thoroughly briefed about the nature of their jobs, and how to provide help to participants and spectators in case of an emergency.

Spectators:

- **Spectators must be kept a safe distance from all horseback riding activity at all times.** Safety barriers or monitors must be in place to prevent spectators from entering event staging areas and arenas.
- Spectators who enter areas of equine activities or mount horses are considered participants and excluded from any form of coverage.

- An adult must closely supervise small children at all times. Signs to this effect should be posted at entry points and in parking areas, and particularly at all stabling entrances
- **Spectators of field polo events my be kept a minimum of 35' from the boards or sidelines and 110' from end zone.** If spectators are present safety rules should be posted and minimum safety distances clearly marked off. A designated monitor should be present to enforce safety guidelines.

Instruction:

- Instructors must be highly experienced in horse care, stable management and riding instruction.
- A system to determine rider experience and capability must be in place. Overweight and young riders must be carefully screened by the instructor for ability to safely ride. A mounting block should be available.
- All riding instruction must take place in an enclosed arena unless special purpose such as field polo in which event USPA regulations will apply.
- All students must wear USPA approved protective headgear.
- All riders will be equipped with riding boots, paddock shoes or foot wear with adequate heel for riding.
- All students will sign approved acknowledgment of risk and liability release form before taking lessons.
- All tack and equipment must be regularly inspected and in good condition.