

## Ontario Equestrian Federation Report

September 15, 2010

Mike King from Intercity Insurance was a guest speaker. Mike spoke on the importance of insurance for clubs. There are two types of insurance that clubs and associations should have for their annual activities. Commercial General Liability policy is intended to provide protection for the entity, employees, volunteers, directors, board and officials for horse shows, banquets, activities, etc. for property damage and bodily injury. It provides a defence, pays costs and may be limited or in addition to coverage and is in effect 24/7. The other insurance is the Directors/Officers liability insurance for managing affairs of the association. It covers them for wrongful acts. Always be sure to have minutes of all meetings to protect everyone. The membership should not expect the association/club to run without coverage as a volunteer organization. To determine the amount of coverage for Director's Liability you should look at the value of the Board's assets. The cost of CGL liability should be based on the association's revenue for example <\$25,000 is \$300.00 per year for \$2 million in coverage, or \$400.00 per year for \$5 million in coverage. The question of waivers/acknowledgment of risk form and their validity was brought up. These should be required for most incidents; however, their validity can depend on the situation and circumstance. Regarding minors, if their parents sign on their behalf, once they reach age of majority they have up to seven years to file a lawsuit for an incident that happened when they were under age. Mike reminded everyone that their OEF membership includes \$5 million of excess personal liability coverage. This is an umbrella policy, and usually any other policy that is in place would respond first. If no other policy in place, OEF policy will respond. In some cases, there may be sharing of coverage. Total fees for OEF coverage is \$2.50 for ADD and \$7.00 for liability. Note that many mutual farm policies do not cover horses when they go off the property. It covers your animal for when they are on the property only. Some may cover "x" number of times a year you may participate in a fair. Mike suggests you should get something in writing from your broker on the exact coverage you have for off property activities. Mike does provide insurance for many of the clubs and associations but he does require that all individual members of the group be members of the OEF.

Equine Canada has hired a new Recreation Manager, Margaret Harvey. Ontario will be receiving approximately \$30,000 from EC as part of the OEF's agreement with them. This money will go towards recreation programs in the province. A committee has been formed to determine how the money will be spent.

The Board has decided to move forward with plans to recruit and hire a new Executive Director. In other Board news, Gary Yaghdjian has decided to retire, and will not be running for re-election to the Board at the upcoming AGM. As a result, there is another position on the Board open, and they are looking for nominations.

The Board has approved new "key fobs" to be distributed as part of the membership card system. Similar to what you get at Petsmart and M&M Meats, members can attach these to their bridles, key chains, tack boxes, etc. as a quick and easy way to prove their OEF membership is current.

A list showing the grant allocations for the different associations was distributed for everyone to review. Catherine went over how the money was divided up. We increased the amount of money awarded per participation which includes: submitting newsletters, participating in Spirit of the Horse, OEF links on association websites, etc. Would like to see 100% association membership as OEF members.

### **October 22, 2010**

Al Patterson spoke on the grant process. Grant stabilized by Sport Canada \$103,000.00 a year. 40% pool goes back to the associations.

Information submitted critical for the OEF to obtain grant. This is completed yearly by associations.

Any type of interaction with OEF, i.e. articles submitted for Whoa, participation at Horse day, link to OEF from association's website. You get awarded extra points for extra money for grant. The grant set up now at OEF is straight forward, fare & open as possible.

Grant cheque in the amount of \$1483.00 was picked up at Delta Meadowvale Resort & Conference Centre in Mississauga in the Pavilion.

Grant cheque to be given to president [Viki LaCombe](#), President, OnTRA at AGM on November 20, 2010.