

EQUESTRIAN ACADEMY CHARTER SCHOOL
CHARTER SCHOOL APPLICATION
ADDITIONAL INFORMATION
February 16, 2005

APPENDIX B: ADEQUATE INSURANCE COVERAGE, Charter Application, Section (t),

Charter school applications must provide specific detail regarding continuing evidence of adequate insurance coverage (RSA 194-B:3, II, (t)).

Our initial paperwork indicated the Equestrian Academy Charter School would have comprehensive liability insurance for public schools as well as specialized insurances related to the equestrian program. We noted that multiple organizations provide specialized insurances for equestrian-related schools and programs.

We can assure the State Board of Education that our research identified dozens of high schools nationwide, and a few in New Hampshire, with either equestrian teams, equestrian riding programs and events, or horse-involved coursework as part of the district's comprehensive public high school program. We found a special education high school that offers equestrian programs. We found a least one high school in New Hampshire—White Mountain Regional—that has horses and offers riding for typical and special students. Insurance programs needed are well-established and available.

We amend our application with the following clarifications:

1. SPECIALIZED INSURANCES, STUDENTS

It is becoming more common for high schools to require each student on high school athletic teams to have personal insurance. The U.S. Equestrian Federation offers this specialized insurance to riders under the age of 18. The charter school will require that each student who rides have individual insurance. Current annual cost is \$35/year.

2. SPECIALIZED INSURANCES, TRAINERS AND INSTRUCTORS

Multiple insurance companies provide liability insurance for equestrian trainers and instructors. One example is Equisure, and current annual costs are \$600-\$1000 per year. The school will require that all trainers and instructors have equestrian trainer/instructor liability coverage.

3. SPECIALIZED INSURANCES, HORSES

Multiple insurance companies provide insurance coverage for individual horses, and it is recommended that any horse boarded at the school or used by the school have its own insurance policy for "equine mortality and major medical" coverage. The cost is based on the value of the horse, but annual premiums begin at \$150/year. For any horse that is not owned by the school, the school's policy will require the owner to carry horse insurance. The school's equestrian personnel will advise if any horse owned by the school should be individually insured.

4. SPECIALIZED INSURANCES, FARM LIABILITY INSURANCE

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There are hundreds of horse farms, horse riding and training facilities in New Hampshire and other states and there are multiple insurers of farms with horses and riding programs. One program offered in New Hampshire is through the Farm Family Insurance program. Any farm site used by the school will be required to have it's own farm liability insurance, appropriate for the scope of the program offered.

5. SPECIALIZED INSURANCES, EVENTS

Either the non-profit organization sponsoring an event for the charter school or the school if it is sponsor of an event will have insurance according to typical protocol. The US Equestrian Federation is one organization that has standards for events and offers special event insurance. Current cost: \$150/day.

In addition, the sponsoring not-for-profit organization will have its own insurance to cover any of its own activities, related to the charter school.