

7/1/03 as posted to sca-equine list

Greetings:

I apologize for the delay in response. I checked with a couple of people more knowledgeable about our insurance than I.

The Equestrian insurance, like our standard General Liability insurance, the negligent acts of the SCA for third party bodily injury and property damage, subject to policy conditions, exclusions and limitations. SCA participants are specifically excluded under this policy.

Here are some examples to help explain the above:

If a branch of the SCA rents a feast hall, and a fire breaks out and damages the kitchen, we are covered for damages if the SCA is found liable.

If a branch of the SCA holds a tourney in a public park, and a non-SCAer passerby happens to get too close to the list, and a sword flies out of the hand of one of the fighters and strikes that non-SCAer passerby, we are covered for damages.

If a branch of the SCA holds a tourney in a public park, and an SCAer happens to get too close to the list, and a sword flies out of the hand of one of the fighters and strikes that SCAer, we are not covered for damages. This is why we require waivers from everyone who attends an event where these activities occur.

Equestrian activities were not covered by the original insurance, which is why we obtained the supplemental insurance that requires activation. In terms of coverage, it works much the same as the general liability insurance. That is, we are covered for damages to a site done by SCA equestrian people/horses. We are covered for injuries suffered by passersby. We are not covered for injuries/damages to SCA participants, which is why we require waivers. Note that, in all cases, this is liability insurance. We do not carry medical insurance.

And I was misinformed on the matter of an SCA member site owner. The SCA's insurance will cover an SCAer site owner the exact same way as a nonSCAer site owner. I apologize for passing along inaccurate information.

I hope this information is helpful.

Sincere regards,

Meg Baron