



Leone Equestrian Law LLC

Q&A: Should I Let My Horse be Used in a Lesson Program to Offset Board Costs?

By Leone Equestrian Law | www.EquestrianCounsel.com

Q. When our barn's lesson program starts back up again after the quarantine, should I let my horse be used in my trainer's lessons in order to help offset my monthly board costs? He would be perfect for the job and I'd love the reduction on his board, but I'm not sure of all the risks involved.

A. With the coronavirus pandemic affecting many equestrians' financial situations, horse owners might be looking for ways to offset barn expenses in the near future after training programs are back to their normal routines. In certain situations, allowing your trainer or barn owner to use your horse in lessons, if he's suitable for the job, could be a way reduce a portion of your board. However, before you dive into this agreement, there are a few things to keep in mind.



Letting your horse be used in your trainer's lesson program, if he's suitable for the job, can be a good way to offset some boarding costs.

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Even if your horse is quiet and capable of acting in this role, there are still certain "what ifs" to consider. What if he gets injured when someone else is riding him, or what if a rider falls off him during a lesson and gets hurt? You'll want to make sure you address all liability concerns before setting up this type of agreement.

Though the farm owner likely has liability insurance, and also uses a liability waiver to protect him or her, this type of insurance or liability release does not typically protect individual horse owners or boarders. Make sure to take the necessary precautions to protect you and your horse before beginning this arrangement.

Here are four things you can do:

1. Get Your Name Added to the Farm Liability Waiver

Ask the farm owner or trainer to add your name in the liability waiver signed by each rider, including you in the list of individuals who cannot be sued. As the horse's owner, you may also want to create a separate liability waiver for lesson riders to sign. This will release you from all liability from injuries that result from riding the horse and/or caring for the horse during the lesson

2. Be Included as an Additional Insured Individual

It is also a good idea to ask to be included in the barn's liability insurance as an additional insured individual. Review the insurance coverage policy yourself to ensure that everything is applicable to the activities that your horse will be used for.

3. Purchase Your Own Liability Insurance Coverage

If you don't feel comfortable asking to be included in the farm's liability insurance or if this is not an option the farm owner can agree to, consider purchasing your own liability insurance coverage. This is called Personal Horse Owner's Liability Insurance or sometimes called "Private Horse Owner's Liability Insurance." This type of insurance generally protects the horse owner (and possibly others that the owner may designate) in the event that someone is hurt while riding, handling, or near the horse.

4. Create a Contract

Once liability coverage is established, consider having all the details of the agreement between you and the farm owner documented in a signed contract. An experienced equine law professional can create such a document for you, or you can create one yourself. Click the button below to learn more about what should be included in this contract.

[Read More](#)

Leone Equestrian Law is available to provide equine legal documents and contracts, including co-ownership agreements. Email info@equestriancounsel.com to request assistance with such documents or for any additional questions on this topic including how to handle stalemate situations when it comes to co-ownership and more details on forming an LLC.

Led by Armand Leone, Jr., MD, JD, MBA, Leone Equestrian Law LLC provides legal services and consultation for equestrian professionals ranging from riders and trainers to owners and show managers in the FEI disciplines on a wide variety of issues.

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