



4-H Horse Project

Insurance, Liability, and Special Needs

- One of the factors that determine if a person is covered is whether or not they are acting as a 4-H volunteer at the time. If a horse leader is getting paid for giving lessons, they are not acting as a volunteer at that time.
- A 4-H leader cannot require a member to lease a horse from them, board at their facility, or take lessons from them.
- 4-H club membership cannot be based on or require members to lease from, board at, or take lessons at/from a particular facility and/or trainer.
- Special event insurance (American Income Life) should be purchased for any event outside of the regular activities of the club or county program. This special insurance covers spectators as well as participants.
- Insurance must be purchased for non-4-H horse shows. Horse shows sponsored by 4-H must follow 4-H rules.
- If a club uses a private facility to ride, that facility may request a Certificate of Insurance after a rental agreement has been signed by the stable and the OSU contract office. If the facility does not ask for a Certificate of Insurance, no rental agreement is needed.