

Stable Management

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Liability Risks for Horse Riding Trails on Your Property

Whether your trails are strictly for boarder or you open them up to outside riders, you need legal protection from liability.

KATIE NAVARRA · JUN 6, 2020

Any stable, whether it offers trails and obstacles or not, must consider liability risks, then purchase the correct insurance.

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Extensive trails—and obstacles—might change the coverage needed. It's always best to talk with your insurance agent and your attorney to get the best advice for your precise situation.

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Barbara Bouck of Altmar, New York, always made sure her Salmon River Stables was well insured. When she built a 40-obstacle International Mountain Trail Challenge Association (IMTCA) course two years ago, her liability risks changed dramatically.

"You have to be heavily, heavily covered and have an attorney to draw it up," she said. "We separated our house from our business and have a \$2-million policy in an umbrella with three separate business entities under that."

Bouck had an attorney create a liability waiver that all users must sign, and she established three LLCs to protect the different aspects of her business. Salmon River Stables, LLC, is the parent company. Then she formed Salmon River Horse Park, LLC, and the Northeast Mountain Trail Horse Association. That way, if a rider gets hurt on the obstacle course, they can't sue her stable. In addition to being well insured, she has established firm ground rules for visitors.

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"We hold a lot of clinics here and are pretty strict," she said. "If we see people being dangerous or unsafe, we ask them to dismount. Sometimes they will get mad, but we're pretty protective of everybody to keep them safe."

Aside from the obstacle course, the property includes trails for boarder and client use that aren't open to the public. This type of trail system, which is more common, poses fewer risks. The [Equestrian Land Conservation Resource](#) (ELCR) offers some information on its website.

According to ELCR, "every state in the United States offers protection to landowners who allow other people to use their land for recreational purposes through *Recreational Land Use* laws (RLUs). Landowners are protected from liability except in cases of extreme negligence. Forty-six states also have laws that specifically protect landowners who open their land for horse-related uses through an *Equine Activity Liability Act* (EALA). Every equestrian should be familiar with these statutes and be able to explain them to landowners."

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