

**To: FEI Athletes, Owners, Support Personnel**  
**From: FEI Legal Department**  
CC: National Federations  
Pages: 2  
Date: 4 May 2015  
**Re: Personal and Third Party Insurance**

### **FEI Position**

Equestrian sports involve inherent dangerous risks. To the greatest extent permitted by law, the FEI and the FEI Event Organiser shall NOT be liable for any damages relating to loss of property or injury of any kind to Athletes, Owners, Support Personnel or Horses at or in connection with an FEI Event and the FEI expressly excludes all such liability.

### ATHLETES, OWNERS AND SUPPORT PERSONNEL

#### **Personal Accident and Health Insurance**

It is your responsibility as an Athlete/Owner/ Support Personnel to ensure that you have adequate personal accident insurance in place to cover your participation at FEI Events and in particular to insure against any personal injury or medical expenses arising from an accident, injury or illness which may occur at a FEI Event.

You should check with your National Federation to confirm if your National Federation's insurance policy (if any) covers personal accidents and/or illnesses which may occur when you are attending at/participating in FEI Events.

If your National Federation does not have a personal accident/health insurance policy or if the National Federation's insurance policy does not cover personal accident or health claims, then you should obtain your own personal accident and health insurance policy to cover your attendance/participation at FEI Events.

#### **Personal Property Insurance**

You should also ensure that you are insured against property loss, theft or damage which may occur at an FEI Event.

Again, the advice is to check with your National Federation to confirm if they have an insurance policy in place which would cover you in case of such property loss, theft or damage. If not, then you should obtain your own personal property insurance to cover such situations.

### ATHLETES AND OWNERS

#### **Third Party Liability Insurance**

As an Athlete/Owner you are personally responsible for damages to third parties caused by you, your employees, Support Personnel, your agents or your Horses. You are, therefore, strongly advised to take out third-party liability insurance providing full coverage in relation to FEI Events at home and abroad, and to keep the policy up to date.

The FEI and the Organiser will NOT be responsible for any damage caused to third parties by you, your employees, Support Personnel, your agents or your Horses.

**Horse Insurance**

As an Owner you should ensure that your Horses are adequately insured against any injuries or illnesses they may sustain while participating at a FEI Event.



Mikael Rentsch  
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