Horseback Trail Riding
(Non-Equine Therapy)

Recreational activities are pillars of summer/winter camp, summer school, and recreational center experiences. They provide an opportunity for socialization and learning in a fun setting. These activities also provide an increased liability and potential for staff and/or participant injury. The safety of participants and staff should be standard operating procedure. It should be completed to the highest professional standards and in line with federal, state, local, and accrediting agency guidelines. The following checklist template provides a high level oversight to assist with your activity structure. Your organization is responsible for the development of your own written program guidelines and policies for the oversight of your activities. Through consistent management and preventative programs, exposures can be reduced to help ensure a safe recreational experience.

Program Set Up and Camper/Attendee Intake:

☐ Written program guidelines which outline major components including instructor qualifications, participant guidelines, age requirements, liability controls, safety equipment requirements, training, and other protocols as determined by your program.

☐ Participant assessment protocols in place and completed in line with internal written policies. This includes emotional and physical assessment of each participant to assess their ability to safely participate in the activity.

☐ Legally reviewed liability waivers, in line with state and federal guidelines, signed by legal guardians. Kept on file in a secure location.

☐ If participant meets guidelines and passes program assessment, full training program in place to outline all requirements and expectations for participation in riding activity.

  ■ Completed prior to riding and must be renewed per internal written policy.

☐ Qualified personnel overseeing horse selection protocols.

  ■ Evaluates horse temperament
  ■ Verifies horse is experienced with inexperienced riders
  ■ Breed and sex selection (geldings and mares preferred, no stallions)

☐ All instructors and assistants vetted in line with internal guidelines.

  ■ Assess experience and competence
  ■ CPR/First Aid trained
  ■ Certifications preferred. Examples include American Riding Instructors Association (ARIA) or Certified Horsemanship Association (CHA).

☐ If program uses third party riding service, verify adequate risk transfer controls are in place.

  ■ Formal contract between organization and riding service.
  ■ Verify certificates of insurance with adequate limits.
  ■ Additional Insured status
  ■ Hold Harmless language

  ■ See the [Nationwide Risk Transfer resource](#) for additional information on how to protect your organization.
Equine Liability Warning language posted in applicable states per Equine Activity Statutes.

Personal protective equipment (PPE) program. Outlines equipment usage, inspection process, and storage.

Written internal tack and gear inspection program

**Preparation Prior to the Riding Activity:**

- Tack and riding safety gear inspection completed by competent individuals in line with internal written policies.
- Adequate tack and safety equipment storage area to maintain equipment condition.
- All trails or riding areas inspected and evaluated (day of the ride) prior to start of the activity.
- Horse is saddled by qualified individual with verification of fit.
- Instructors follow guidelines for checking in and provide arrival times per emergency protocols.
- Instructors are current with CPR/first aid training.

**Safety Controls During the Riding Activity:**

- Proper equestrian safety equipment worn by participants.
  - STM/SEI equestrian headgear for every rider
  - Footwear policy for riders (closed-toe footwear, no shoestrings, shoe with heel)
- Instructor verification process for safety equipment fit and condition.
- Horse-mounting area clear of obstructions and overhead exposures.
- Mounting block available per need.
- Adequate level of supervision by qualified instructors during the ride. This includes a leader and a trailer.
- Instructors only allow riding at gaits safe for the terrain and ability of the rider.

**Additional Resources on Horse and Riding Safety:**

- Certified Horsemanship Association
- American Riding Instructors Association
- Saddle Up Safety
- Basic Horse Safety Manual

The information used to create this brochure was obtained from sources believed to be reliable to help users address their own risk management and insurance needs. It does not and is not intended to provide legal advice. Nationwide, its affiliates and employees do not guarantee improved results based upon the information contained herein and assume no liability in connection with the information or the provided suggestions. The recommendations provided are general in nature; unique circumstances may not warrant or require implementation of some or all of the suggestions. Nationwide, Nationwide is on your side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2020 Nationwide