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## ABOUT EQUESTRIAN INSURANCE

In order for equestrian activities to be covered by the SCA's Equestrian Insurance, it must be activated for each event or practice where the activities take place. Insurance Certificates must be ordered <u>at least 30</u> days in advance of the date of the event, or of the date of the first occurrence of a regularly-scheduled practice. Use the most recent version of the Ordering Instructions available at <u>www.sca.org/insurance</u>.

The process is slightly different for practices vs. events:

## **Equestrian Practices**

An insurance certificate is required for practices. If your group holds regularly scheduled practices, you can order a single certificate which will be good for the entire period during which practices will be held, for up to an entire calendar year (January - December). For example, let's say the Barony of X holds equestrian practice every Wednesday from 6:00 pm to 10:00 pm at the same location. One certificate is all that is needed for this recurring practice – on the certificate request, the Barony will specify the dates involved (yes, you must actually look at a calendar and write down the date of every Wednesday), from 6:00 pm to 10:00 pm. Pay the required fee, and you're good to go for an entire (calendar) year of equestrian practices.

In order for this to work, the following must be true:

- 1. the exact dates must be known in advance and specified. The dates need not fall on the same day of the week, but all applicable dates must be listed;
- 2. the time must be specified, and be for no more than a 12 hour period; such as: Saturdays (list dates), 8:00 am to 5:00 pm; and
- 3. the location must always be the same.

What WON'T work: specifying entire weekends, or periods of more than 12 hours' continuous duration. Activities of this length are no longer practices, but Events. You also may not simply specify "every day". You need to actually schedule your regular practices in order to be able to insure them under a single certificate – this requires some planning on your group's part.

If your practice site changes, or if the dates or specified times of your practice changes, you will need a new certificate, which will need to be paid for anew.

## **Equestrian Events**

Events differ from practices in that they are usually of longer duration, and usually have other activities in addition to equestrian activities. Events are advertised as such in SCA newsletters or other appropriate media. Events can range from a single-day event to a multi-week long Interkingdom War. A single insurance certificate is needed for each event, regardless of its duration.

If you have any questions, please contact us and we'll be happy to assist you.

Kind Regards,

Louise Du Cray VP for Corporate Operations