

FROM RISK TO RESPONSE

MANAGING RIDER FALLS WITH CONFIDENCE

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Disclaimer

This presentation is intended for informational and educational purposes only. It is based on my experience, training, and research in the equine industry.

It does not constitute legal or medical advice, and should not be relied on as such.

For questions regarding your organization's specific liability, safety protocols, or emergency procedures, please consult with qualified legal, medical, or risk management professionals.



Caught Up In Risky Business



01.

What is the risk

02.

How to protect
yourself as an
equine
professional

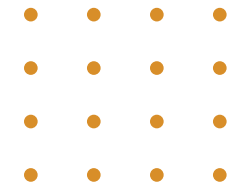
03.

What to do after an
accident

What are the numbers?

Between 2018 and 2022 (5 yr. period), there were 4,760 reported equestrian-related emergency room visits.

A survey found that 81% of equestrians experience an injury at some point in their riding career, and 21% of these are serious (requiring hospitalization, surgery, or resulting in long-term disability)



**Emergency
Room Visits**

The text is displayed in white, bold, sans-serif font within an orange rectangular box. The background of the slide features a blurred image of a person in a blue hospital gown walking through a hallway, with another person in the foreground also blurred. A dark green vertical bar is on the right side of the slide.

What You Should Already Be Doing



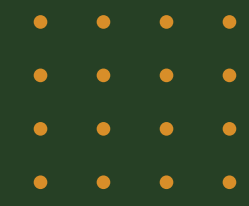
Requiring signatures on Liability Waivers / Hold Harmless Agreements



Keeping An Active Liability Insurance Policy



Requiring ASTM/SEI Helmets to be used



Waivers



State Differences

Use a lawyer that is familiar with equine law in your state.

Accessibility and Audits

Making sure waivers get signed

Signatures Don't Stop Lawsuits

The signature doesn't stop someone from suing you.

Visitors and Families

Consider other exposures/risks



Insurance

- Why you want it
- Are you listing all exposures on your policy?





Requiring Helmets

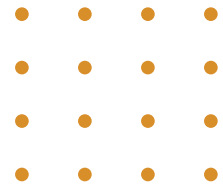


ASTM / SEI standards

Studies show that ASTM/SEI certified helmets can reduce head injury risk by up to 70-80% in a fall



Laws and Lawsuits



Who can be sued?

- **property owner**
- **horse owner**
- **trainer/instructor**
- **business/club**

What can the sue for?

- **Physical injuries**
- **Lost wages**
- **Medical bills**
- **Future treatment**
- **Property damage**





Most Common Lawsuits are Negligence Claims

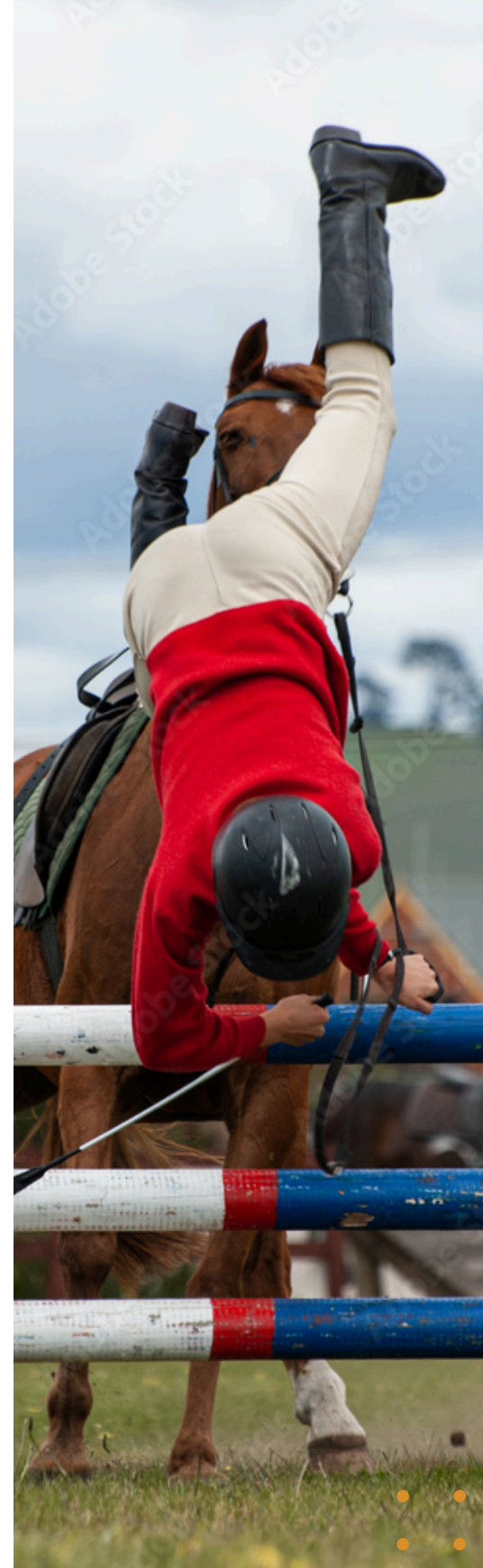


**Horse
Suitability**

**Unsafe
Equipment**

**Unsafe
Conditions**





Horse Suitability

- Match the rider level
- Regular training
- Documentation

Equipment & Environment



Maintain tack

Leather condition, structure and flexibility. Stitching especially in areas of the girth and bridle.

Maintain the environmental space

Have the working area free of hazards.

Prevent Negligence



Policies and Documentation

- Document and perform safety procedures
- Create a policies to handle an accidents
- Train volunteers and staff
- Keep organized detailed records
- Conduct regular tack inspections
- Stay connected with industry standards and best practices
- Obtain Professional Certifications



What You Should Be Documenting



Incident reports

Staff Trainings

Horse demeanors



Rider progress

Equipment
Inspections

Responding to a Fall



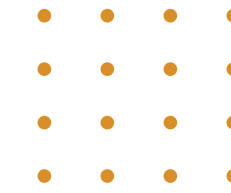
Have first aid equipment available and a way to call emergency services

Take First Aid training from a certifying organization

Have a plan for EMS arrival if needed



Don't Remount



**Back or Neck Pain,
numbness or tingling
or inability to move
fingers or toes**

**Any loss of
consciousness**

**Limb deformity or
inability to bear
weight or move limb
normally**

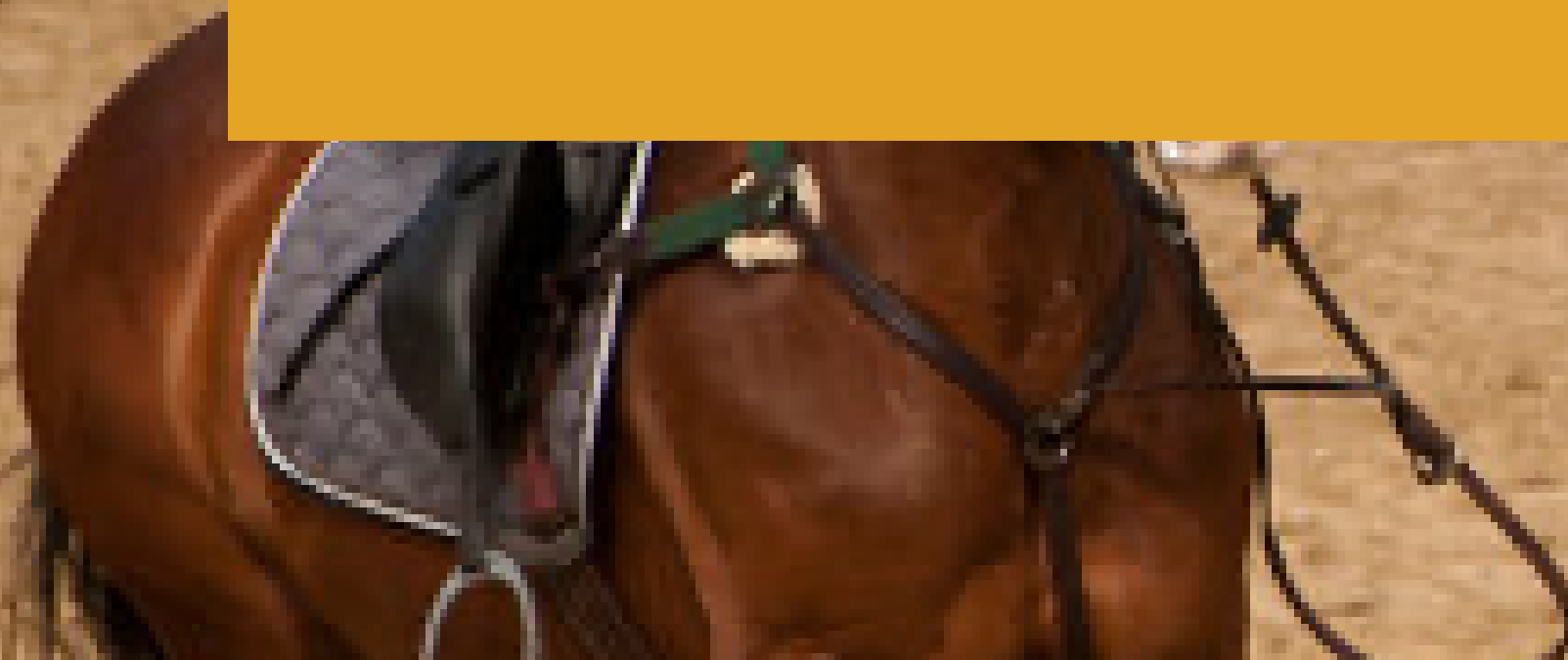
**Difficulty breathing
that persists beyond
immediate recovery
period**

**Altering of mental
state, slurred
speech, or change in
balance**

**Vision changes,
dilated or uneven
pupils**

**Bleeding other than
a superficial wound**

**The human or
horse's emotional
state is not suited
for remounting**



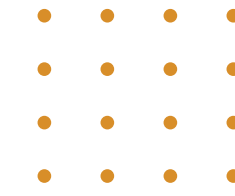
Do's and Don'ts of Incident Reports!



- ✔ Use objective language
- ✘ Wait until the next day
- ✔ List actions taken
- ✘ Guess or assume



Emotions After A Fall



Connect



Reflect



Rebuild



Cycling for growth



Reflection and review is a powerful tool in situations like this. While it's important not to dwell on the incident, it is also important to grow from the experience.



Comments, Questions or Experiences?

