

Horse Trailer Ride-Sharing: Is it Worth It?

By Armand Leone and Jessica E. Choper

Ride-sharing is a common scenario at many boarding barns. You and a friend are planning to attend the same horse show, but unfortunately her trailer is in the shop. She asks if you would consider letting her horse share a ride in your trailer. She'll chip in for gas, saving you some expenses, and you'll have another person traveling with you in case of an emergency. Sounds great, right? But before you give her an answer, think carefully. What may seem like a fairly straightforward situation could actually be very risky.

While hauling another horse in addition to your own might make sense economically, if something happens to her horse, it could potentially ruin a friendship or even lead to a lawsuit. Make sure you do your homework to ensure you're not opening yourself up to potential legal action. There's always risk involved any time you trailer a horse. If your friend's horse gets injured while you're hauling it or you're in an accident where the horse gets injured, you could be held responsible for vet bills if the owner perceived that the accident was somehow your fault.

Making sure you have valid insurance for your truck and trailer is mandatory before you even think about taking your horse on the road, with or without your friend. However, even with insurance, it's advisable to have her sign a liability release even if it seems a little awkward to do so. If she doesn't own the horse, she needs to make sure that the owner of the horse signs the release. This document should not only state that you as the hauler are held harmless for injury or death to her or the horse, but it should also specify that if the hauled horse causes any damage to the trailer



Ride-sharing with a friend may seem like a straightforward scenario, but it does have its risks.

or the truck that the owner of the horse will pay for it to be repaired.

Besides potential liability concerns, here are a few other issues to consider:

Dangerous issues with the friend's horse

What if your friend's horse doesn't load easily or he has bad habits like kicking or pawing while traveling? His actions could put your own horse in danger, not to mention he could also damage your trailer.

Accepting money for the trip

It can be risky to take payment for hauling if you don't have the proper insurance and licensing to haul commercially. And, yes, even just hauling a horse once while accepting payment can make you technically a commercial hauler. Depending on your state, it may even require a special driver's license or registration requirements through the DMV, and a much bigger and more expensive insurance policy. Check with the authorities, but to avoid this problem, let your friend buy the gas for the trip, rather than have her pay you

directly — this way you're not actually being paid for a service.

Insurance

Traditional auto insurance will provide coverage for damage to both the tow vehicle and the vehicle(s) you collide with, but it generally doesn't cover damage to the horse trailer or the horses, tack and equipment inside. However, trailer insurance is fairly inexpensive (more than likely you already have it), and you can also insure the contents of your trailer's tack room by adding a rider to your homeowner's policy — contact your insurance agent to find out if your friend's equipment is also included. Equine insurance will cover your own horse during travel, and if your friend's horse is insured, he will also be covered.

Additionally, you could look into purchasing care, custody and control insurance, especially if it seems like ride-sharing might become a regular occurrence. This will protect you in case of the injury or death of a horse you do not own while it's in your care. However, some policies may limit the number of miles or trailering trips. And, of course, this will add to your expenses. If you're unsure of what to do, call your insurance agent and find out specifically what will be covered by your current policy in the event of an accident.

Comfort level

How comfortable are you with driving another person's horse? How experienced are you with driving a trailer, in general? Keep in mind that it might make your trip more stressful having to worry about another horse on board. Also, consider the route to the horse show. Is it a long journey and does it involve highway driving? How do you feel about driving in bad weather conditions? These could all factor into your decision.

Before you respond to your friend's request, take your time to weigh the pros and cons of this type of agreement. You might go your entire life without having an accident or having a horse get hurt in your trailer. But if something does happen, the consequences can be devastating. It's up to you to decide if you want to take that kind of risk. Remember, you can always say no! **S**



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Do you have a question you want Armand and Jessica to answer? Send questions to editor@sidelinesmagazine.com.