

Friendship and Horses

If you have a barn or trailer and horses of your own, you have likely been approached by horse-owning friends about the possibility of them keeping a horse at your property, or asking if you would trailer their horse.

Scenario One: Keeping a friend's horse on your property

If you have your horses at home and your friend has been boarding and is having financial difficulties, he or she can't find a place to board, etc., it is understandable to offer to keep their horse at your house, but there are potential questions and liabilities you should take into consideration. For example:

- What, specifically, will you provide a horse and what will your friend pay or do in return?
- What happens if there is a misunderstanding about the fees or chores?
- How long will your friend's horse be staying?
- What happens if the horse doesn't leave at the agreed upon time?
- What will you do if your friend stops paying you or stops helping out at the barn?
- Who will pay for any repairs if the horse damages the fence or barn?
- What if you and your friend have a fight and the friendship is over?
- What will happen if your friend's horse is hurt or injured and you can't reach your friend?
- Will the insurance you have cover you in the event your friend is hurt while on your property?
- If your friend's horse gets out of the paddock and causes an accident who will be responsible?

Although it is impossible to eliminate the risk of being sued entirely, having a carefully worded boarding agreement and a state specific liability waiver can go a long way in reducing your risk or, at the very least, in preserving your friendship.

Scenario Two: Trailering a Horse for a Friend

Many of the same issues and solutions discussed in keeping a friend's horse will be applicable here.

- What happens if your friend's horse damages your trailer?
- Who will pay the vet bill if your friend's horse gets hurt or killed while you are driving?
- Do you have insurance coverage for your trailer?
- Will your insurance coverage be terminated if your friend pays you gas money?
- Does your insurance cover the contents of your trailer, i.e. horses and tack?
- Will a misunderstanding about who is responsible for what ruin your friendship?

Although not an exclusive list, considering the above questions and drafting documents with an eye to reducing liability can go a long way in minimizing your legal risk and potentially in preserving your friendship. If you have questions regarding minimizing your liability in these situations, please contact Attorney Jennifer Hayden of Storm, Balgeman, Miller & Klippel, S.C. at 414-453-8500.