



## RODEO INSURANCE

August 2021

A rodeo can be run either by:

1. An insured contractor (preferred), or
2. A Show Society, or
3. A combination of both the Show Society and a Third Party/Contractor

### HIRING A THIRD PARTY/CONTRACTOR TO RUN YOUR RODEO

Unless your Show Society has particular expertise in running rodeos, it is preferred that Show Societies hire a professional rodeo contractor to run and manage their rodeo. This contractor should:

1. **Be a legal business:** be a registered business or sole trader and have an ABN.
2. **Have comprehensive public liability insurance of a minimum \$20 million.** Show Societies should ask for a copy of the certificate of currency and check it is current. The Show Society must be listed as an interested party on the certificate. Please note that there are two Public Liability insurances that your Stock Contractor should have, one for running your 'Rodeo Event' and one for 'Stock Contracting'. The Stock Contractor should always have their own public liability insurance policy as a Stock Contractor however if they are also running your Rodeo they need to have a separate insurance policy for running the Rodeo. Please ensure the Certificate of Insurance covers both Stock Contracting and Rodeo Event Management.
3. **Provide a contract:** there must be a letter or written agreement from the third party/contractor that details the services they will provide the Show.
4. **Affiliation with a rodeo association:** they should affiliate your event with ABCRA, NRA, NRCA or APRA. Note, sometimes Show Societies pay for the third party/contractor's affiliation costs. We recommend the third party/contractor is affiliated with a recognised rodeo association to make sure they are operating at a professional level. It also means the rodeo competitors will be Members of the association and will usually have access to Personal Accident insurance through the association.

### Vicarious Liability

The Show Society's public liability insurance will respond if there is any **vicarious liability**. So, incidents happening as a result of the rodeo event but not directly responsible by those running it. For example if a bull jumps a fence which meets height standards and harms a spectator.

*Show Societies CAN now assist a third party/contractor with minor administration (taking entries and signing waivers) without needing to take out an additional insurance policy.*

### THIRD PARTY/CONTRACTOR WITH NO INSURANCE

The golden rule is DO NOT hire a rodeo contractor unless they have the correct insurances. If your rodeo third party/contractor refuses to provide a copy of their Certificate of Currency or insist that they are covered by the Show's public liability insurance, please contact the Agshows. If a third party/contractor is a business and running your rodeo for your Show, they MUST have their own public liability insurance. Your Show cannot take out an insurance policy to cover another business's activities. Additionally, the Agshows insurance program cannot take out insurance for those businesses either.

Rodeo contractors without insurance could be referred to their rodeo association who can supply their affiliated member with the appropriate insurances.

## **SHOW SOCIETY RUNNING A RODEO**

If your Show is organising and running the rodeo, the Show Society must follow the rules & regulations of a peak body and obtain additional insurances for this purpose. Show Societies can obtain rodeo insurance through one of these organisations:

- Australian Bushmen's Campdraft and Rodeo Association (ABCRA)
- Australian Professional Rodeo Association (APRA)
- National Rodeo Association (NRA)
- National Rodeo Council of Australia (NRCA), or
- other officially recognised rodeo association.

**It is highly preferred that Shows affiliate their rodeo with one of the above associations.** There are many benefits to affiliation and we recommend that you contact your preferred rodeo association to discuss.

In general, most shows will need to employ the services of a Stock Contractor. Shows should request a Certificate of Currency for Stock from the Stock Contractor's and make sure it is current.

*The NSW Rodeo Code of Practice states that to run a Rodeo the stock used must come from an approved contractor.*

### **IMPORTANT NOTE: Using the Rules and Regulations but NOT Affiliating your Rodeo**

Rodeo riders who are members of a rodeo association may have access to Personal Accident Insurance under certain circumstances. This insurance is accessed when an event is affiliated with a particular rodeo association and the rider is a member of that association. So for example, if your Show pays affiliation fees to the ABCRA then riders must be members of the ABCRA. This then entitles them to points and the association's Personal Accident Insurance.

Generally, if you are only using the rules and regulations of a recognised rodeo association and not paying for affiliation with an association, the rodeo riders:

- **WILL NOT** be accruing points, and
- **WILL NOT** have access to their rodeo association's Personal Accident Insurance.

**Therefore, riders MUST BE told if the event they are participating in is NOT affiliated.**

### **WAIVERS and your Rodeo**

Waivers are required for all Rodeo events. However, if a waiver has been signed through one of the peak body's affiliation process or via a third party running the Rodeo, then an Agshows waiver is not required. Please make sure some form of waiver has been signed.