

## SERA NEWSLETTER

SOUTHEAST ENDURANCE RIDERS ASSOCIATION

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**South Mountain** 

**Scenes from SERA Country** 



# Salute to Ride Management



#### **Board of Directors-**

President-Sudi Lenhart

Vice President- Patty Gale

Secretary-Laurie Underwood

Treasurer-Tamra Williams

Past President- Ike Nelson DVM

### **State Representitives-**

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Florida - Helen Koehler

Georgia-Patty Gale

Kentucky- Amy Whelan

Mississippi- Jack Price

North Carolina- Ruth Anne Everett

South Carolina- Patsy Gowen

Tennessee-Sudi Lenhart

Virginia- Lynne Johnson, DVM

### **AERC Representitives-**

Sanctioning Director-

Susan Kasemeyer

Director- Duane Barnett, DVM

**Newsletter editor-**

Nancy Sluys

### President's Message

Well we are in full swing of spring rides-- I hope everyone is smiling ear to ear with happy ponies and spectacular rides! I want to take a moment to say a special THANK YOU to all the ride managers who keep our



sport alive! Without those tireless souls we would have slim pickins for ride options. Until each of us has put on a ride we have no way to know the level of detail, work, money, time and honest to goodness hope it requires. So from the membership of SERA to the board, let's all make an effort at our next ride to say THANK YOU to the ride manager. They don't do it for fame or glory.... Just love of the sport!

Many of you may know SERA started the mentor bandanna program this spring. Hopefully you have been at a ride where it was happening. I am so happy with how it's going-- there is a presence of the mentor orange bandanas and whether the greenies ask questions or not I believe they feel welcomed. Well done guys! Thank you to everyone who has worn an orange bandanna!

I wish everyone the best of training rides, healthy horses, new friends, and solid completions!

SUDI LENHART, President



Becky and Otis would like to thank everyone for the thoughts, prayers and well wishes on Otis's recent illnesses. We very much appreciate all the calls and cards from our friends.We would especially like to thank SERA for the fruit box.

Wish everyone the best-we miss you!!!

**Otis and Becky Schmitt** 

### Hi Folks,

It's hard to believe that we are mid way through the season but as I write this 15 SERA rides out of 30 have been completed. If you had fun at an SERA ride why don't you tell us a little story about your experience? This newsletter is a community effort and it takes many hands to make it happen. If you want to be a contributor please contact me at <a href="miniplewood@surry.net">miniplewood@surry.net</a>.

### EDITORS LETTER



We are so lucky to have an organization like SERA to provide education, ride management support, great awards and camaraderie. I encourage you to invite your friends to join as it will help support the quality we experience at SERA rides!

And speaking of SERA rides, we could even have them if it wasn't for our fabulous ride management folks so this issue is dedicated to them! Thank you!

See you on the trail,

Nancy Sluys- Newsletter editor

# PS....Please send your stories and pictures to me!!! I hate to beg but I really would love many points of view representing SERA in this newsletter!

In honor of Garrie Bates, who passed away earlier this year, the Iron Mountain Jubilee Endurance Ride and the Virginia Highlands Competitive Trail Ride (sanctioned by NATRC) will be dedicated to her memory. Please bring a story to share! For more information about both rides go to the web site

http://www.ironmountainjubilee.com

### What can SERA do for you as a Ride Manager? by Ike Nelson

I have been asked to write to ride managers and potential ride managers to talk about SERA's role in endurance in the Southeast. I did my first ride at Biltmore in the fall of 2000. Since that time I have competed in quite a few rides, worked almost as many as one of your control judges and a few in the PR area, and managed rides in a couple of places. I have also been on the Board of Directors of SERA for the last several years. All of this has given me a unique perspective on how, ideally, everything should work. I want to share this with you.

SERA exists "to promote endurance riding, promote better care of endurance horses through rider education and assist ride managers in producing quality competitions." We also have an awards program that attracts people as members and fosters a friendly competitive spirit at rides, especially late in the ride year! SERA has purchased items to make our rides "quality" events. These include the scales, blood analyzer, audio equipment, video projector and screen and lights for late night vet checks. We also have an educational fund and can put on clinics (even at your ride, if you would like) to help educate our members and others. We have a trails fund that can assist ride managers in improving trails or ride venues. And we offer insurance coverage above what AERC has that covers you, all SERA members and non-member riders who sign a waiver for your event. All of our vets (who don't ride) and timers are given complementary memberships to make sure they are covered. This is why we require SERA membership from a ride manager who sanctions with SERA.

Susan Kasemeyer is the sanctioning director for AERC Southeast region. A ride must be AERC sanctioned to be SERA sanctioned. So it happens that there may be some weekends with no rides and some with 2 rides. Hopefully, if 2 rides are on the same date, they will be far enough apart to not conflict with each other but that is not usually the case. If the 2 rides are 600 miles apart then there will not be much overlap but if the rides are 300 miles apart then a fair number of riders will have to decide which ride to attend. One of the other issues with 2 rides on the same weekend is that the "perks" from SERA can't physically be in 2 places at once. If there is a long established ride and a new ride, the scales and blood analyzer will probably go to the established ride. The point here is to look a back at previous ride calendars and try not to schedule on an established date.

SERA has people who are willing to conduct first time rider meetings at your ride. Joe Schoech, Tamra Williams, Laurie Underwood and Ike Nelson will all do the meetings if asked. SERA also supplies stethoscopes, when possible, to new riders at these meetings. This can free you, as the ride manager, to handle some other items.

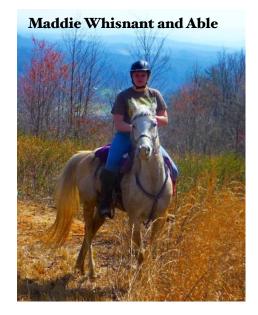
So if you sanction with SERA it is possible that you can have these added amenities for your ride. I have heard some say that it is an added expense that they don't want, unless they can get the amenities at their ride. Remember that by sanctioning you get the insurance coverage, and the sanction fees enable SERA to provide the insurance, amenities and year end awards that a lot of our members are trying to earn. And the math is pretty straightforward! If your ride fee is \$100 and you would have 50 riders to start, it only takes 1 more rider to pay the SERA sanction fees (\$2 per starting rider). And for every other rider that comes (because it is an SERA ride) nets your ride \$98! And I can tell you that there have been a number of rides I have attended only because it was SERA sanctioned and I was trying for an award from SERA.

I hope this helps you understand why sanctioning your ride with SERA helps all of the riders in the Southeast and can help you end up with your ride in the black on the balance sheet. If you have any other questions or concerns you can contact me anytime at 256-431-6538 or tne10202668@aol.com, or any of the SERA board members.



Here's some ride management folks and other volunteers at the Spring Fling at Sand Hills

photo by Becky Pearman



### **LEATHERWOOD**

by Nancy Sluys

After she felt that her own horse wasn't quite ready for a ride I once again treated Maddie Whisnant to a 50 mile ride at Leatherwood on my horse Able. I was riding Zanie and we would also be riding with Holly Schenk on Rushcreek Cloudy. Being early in the year the plan was for a fairly slow pace which was just right for taking in the beauty of the Leatherwood Mountain trails. The horses enjoyed the cool morning and the footing was perfect, neither too hard or too soft. They all worked well together but Zanie took the lead position most of the time and the

others were happy to have her show them the way. We walked all the hills and made good time where we could and the horses arrived at the vet checks with pulses already at criteria so no time was lost there.

Things were going smoothly so I was surprised that towards the end of the second loop Zanie started favoring her left front. My ride was over. It appeared that the glue on my Easy Shoes had migrated under the shoe during application, causing some pressure and unevenness, kind of like having a rock in your shoe.

Maddie and Holly went on without us for the last loop but their horses sure missed their flagship, Zanie. They slowed way down losing some motivation but each took turns leading and they made it back in plenty of time to finish. Both horses looked great at the vet out making me proud of the good job Maddie had done taking great care of my horse!



### <u>Insurance – Basics That Everyone Should Understand, Even When They'd Rather Not</u> <u>by Laurie Underwood</u>

I know that insurance is not anyone's idea of a fun time (my apologies to Vance Stine). Most of us would rather do anything than talk about insurance, but there are times when having insurance coverage comes in handy and it is important to understand a few basics. Stay with me – no nodding off!

As you may know, SERA carries a policy of liability insurance which offers coverage to ride managers who sanction with SERA at little to no cost to the ride manager. This means that if a ride is SERA sanctioned, the ride falls under SERA's coverage which covers:

- SERA members but only in connection with club activities or activities they perform on the club's behalf. Note that this includes riders who are members of SERA.
- Ride managers and immediate staff of any SERA sanctioned ride will be covered if they are club members. If they are not staff of the club, or members of the club, they are not covered unless they are added as an additional insured. (RIDE MANAGERS, MORE ON THIS LATER AND IT WILL BE IMPORTANT TO YOU).
- All riders who are not club members are considered club members for the duration of the ride as long as they sign a waiver at or before registration.

So, how does any of this relate to you? In order to understand that, you have to understand what liability insurance really is, and this is where things can get interesting. It is not medical insurance or property or homeowner's insurance or car insurance. Instead, liability insurance covers damages from acts of negligence, or things that you do or fail to do or that someone claims you did or failed to do. For instance, if I am out riding my horse and I fall off and break my arm, any medical bills would be covered by me or my own health insurance. But if I am out riding a horse of Farmer Jim's which Farmer Jim loaned to me and I fall off and break my arm, I could claim that Farmer Jim knew that Old Dobbin was unsafe and failed to tell me and that Farmer Jim should pay for my injuries. If Farmer Jim has liability insurance, his liability carrier would investigate the details deal with my claim, either pay or deny coverage. If the insurance company thought the Farmer Jim was negligent, they may pay the claim, however most states have a law in place that restricts equine liability, such as below sign indicates, so the claim may also be denied.



But. There is always one, isn't there? If I sign a waiver of liability before I climb up on Old Dobbin, then I probably don't have a leg to stand on.

Now let's talk about another important distinction in the insurance world: certificate holders versus additional insureds. In Example 1 below, I have highlighted a box called "Insured" which names Southeast Endurance Riders Association as the insured, and "Certificate Holder" which names Stuart Rogers as the certificate holder. It would be pretty easy to look at this and think that Mr. Rogers is covered by SERA's insurance, but you would be wrong to think that. The certificate of insurance below means that Mr. Rogers is holding a piece of paper that says that SERA and Red Barn Run are insured by a liability insurance policy. It does not mean that Mr. Rogers is covered, it just means that SERA has a liability policy and the certificate of insurance is proof that there is a policy in place. Most endurance rides require proof of insurance, and the certificate of insurance is the piece of paper that provides proof of insurance. The certificate is not the policy, it only tells the certificate holder (usually the land owner and/or manager) that an insurance policy is in place. There are many instances when a ride manager is asked to provide proof that SERA and the ride has insurance, the certificate provides that proof of insurance. All landowners, whether it be individuals, companies, and/or state and federal governments – need to have their own insurance in place and need to be sure that anyone or any group (such as SERA) using their property also has insurance. The certificate in Example 1 below handles that requirement,

| 40    | ORD CERT  | IEIC                | ATE OF LIA                                    | BII ITV IN                                    | ISLIBA                      | NCE  | DATE (MM/DD/YYYY)   |  |  |
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| R     | EPRESENTATIVE OR PRODUCER, AN   | ID THE              | CERTIFICATE HOLDER.                           |   |                             |  |                     |  |  |
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| CC    | rtificate holder in lieu of such endors   | ement(s             | ).  |   |                             |  |                     |  |  |
|       | DUCER   |                     |   | CONTACT<br>NAME:                              | THE REAL PROPERTY.          | FAX<br>(A/C, No):                            |                     |  |  |
|       | de & Egbert Insurance Pa<br>00 Meridian Blvd.   | rtner               | 8   | PHONE<br>(A/C, No. Ext):<br>E-MAIL<br>ADDRESS | 442                         |  |                     |  |  |
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|       | anklin TN 37  | 067                 |   | INSURERA American Bankers Insurance Co.       |                             |  |                     |  |  |
| INSU  |   |                     |   | INSURER B :                                   |                             |  |                     |  |  |
| Son   | theast Endurance Riders   | Asso                | ciation                                       | INSURER C :                                   |                             |  |                     |  |  |
|       | Alison Bailey   |                     |   | INSURER D :                                   |                             |  |                     |  |  |
|       | 05 Simpson Road   |                     |   | INSURER E :                                   |                             |  |                     |  |  |
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| ted - | US IN THE OPENING WILLY WILL BOLLDING   | OF ILION            | E NUMBER: 2014                                | VE BEEN ISSUED TO                             | THE INSUR                   | REVISION NUMBER:                             | HE POLICY PERIOD    |  |  |
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| C     | ERTIFICATE MAY BE ISSUED OR MAY   | PERTAIN,            | THE INSURANCE AFFORD<br>LIMITS SHOWN MAY HAVE | ED BY THE POLICIE<br>BEEN REDUCED BY          | PAID CLAIMS                 | D MEREIN IS SUBJECT TO<br>3.                 | O ALL THE TERMS,    |  |  |
| INSR  | TYPE OF INSURANCE   | ADDL SUB<br>INSR WY |   | POLICY EFF                                    | POLICY EXP                  | LIMIT  |                     |  |  |
|       | GENERAL LIABILITY   |                     |   |   |                             | EACH OCCURRENCE                              | \$ 1,000,0          |  |  |
|       | X COMMERCIAL GENERAL LIABILITY  |                     |   | 15 155  |                             | DAMAGE TO RENTED<br>PREMISES (Ea occurrence) | \$ 50,00            |  |  |
| A     | CLAIMS-MADE X OCCUR   |                     | SL1035780                                     | 2/5/2014                                      | 2/5/2015                    | MED EXP (Any one person)                     | \$ 5,0              |  |  |
|       |   |                     |   |   |                             | PERSONAL & AOV INJURY                        | s 1,000,0           |  |  |
|       |   |                     |   |   |                             | GENERAL AGGREGATE PRODUCTS - COMPANY AGG     | s 2,000,0           |  |  |
|       | GENL AGGREGATE LIMIT APPLIES PER:   |                     |   |   |                             | PRODUCTS - COMPTOP AGG                       | \$ 2,000,0          |  |  |
|       | AUTOMOBILE LIABILITY  |                     |   |   |                             | COMBINED SINGLE LIMIT                        | s                   |  |  |
|       | ANY AUTO  |                     |   |   |                             | BODILY INJURY (Per person)                   | 5                   |  |  |
|       | ALLOWNED SCHEDULED  |                     |   |   |                             | BODILY INJURY (Per accident)                 | -                   |  |  |
|       | HIRED AUTOS AUTOS NON-OWNED AUTOS   |                     |   |   |                             | PROPERTY DAMAGE<br>(Per accident)            | 3                   |  |  |
|       |   |                     |   |   |                             |  | 5                   |  |  |
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|       | GDunis-mace   |                     |   |   |                             | AGGREGATE                                    | 5                   |  |  |
|       | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY   |                     | 4.  |   |                             | WC STATU-<br>TORY LIMITS ER                  |                     |  |  |
|       | AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE   |                     |   |   |                             | E.L. EACH ACCIDENT                           | \$                  |  |  |
|       | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH)   | NIA                 |   |   | 1                           | E.L. DISEASE - EA EMPLOYER                   | \$                  |  |  |
|       | If yes, describe under<br>DESCRIPTION OF OPERATIONS below   |                     |   |   |                             | E.L. DISEASE - POLICY LIMIT                  | 5                   |  |  |
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| Re    | Red Barn Run being held   | 3/28-3              | /29/14.                                       | schedule, if more space                       | is required)                |  |                     |  |  |
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|       | Stuart Rogers   |                     |   | ACCORDANCE W                                  | VITH THE POLI               | CY PROVISIONS.                               |                     |  |  |
|       | P.O. Box 334  |                     |   | AUTHORIZED REPRES                             | ENTATIVE                    |  |                     |  |  |
|       | Nashville, GA 31639   |                     |   | NO. HORIZED REPRES                            | - MINE                      |  |                     |  |  |
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|       |   |                     |   | Kevin Kelsey                                  | /KEL                        | ~  |                     |  |  |
|       |   |                     |   |   |                             |  |                     |  |  |
| AC    | ORD 25 (2010/05)  |                     |   | @1  | 988-2010 AC                 | ORD CORPORATION.                             | All rights reserve  |  |  |

Now, let's talk about additional insureds. In <a href="Example 2">Example 2</a> below, I have highlighted the same box called "Insured" which names Southeast Endurance Riders Association as the insured, the box called "Certificate Holder" which names Knoxville Arabian Horse Club as the certificate holder AND the box called "Description of Operations/Locations/Vehicles ..." which says that Knoxville Arabian Horse Club was added as an additional insured to SERA's insurance for the Big South Fork ride held in 2012. This piece of paper is evidence that SERA and the Knoxville Arabian Horse Club have an insurance policy in place for the Big South Fork endurance ride. The certificate does not say what is covered by the liability insurance policy, as the insurance policy is a legal contract between the insureds and the insurance company, with lots of legal language about coverages and exclusions (how is that for not answering any questions about who is covered for what?)

| A  | CORD® CERT  | ΓIF          | IC             | ATE OF LI  | ABIL                                    | ITY IN                                   | SURA                                  | ANCE   |                             | (MM/DD/YYYY)<br>7/2012             |  |
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| th   | MPORTANT: If the certificate holder<br>ne terms and conditions of the policy  | , cert       | tain p         | policies may require a                                     | he policy<br>n endorse                  | lies) must be<br>ment. A sta             | e endorsed.<br>tement on ti           | If SUBROGATION IS W<br>his certificate does not d                  | AIVED<br>confer r           | subject to ights to the            |  |
| C  | ertificate holder in lieu of such endor   | seme         | ent(s          | ).   | CONTA                                   |  | Name and Address of the Owner, where  |  |                             |                                    |  |
| Wa   | de & Egbert Insurance Pa  | ers          | 3              | PHONE (A/G, No. Ext): (A/G, No):                           |   |  |                                       |  |                             |                                    |  |
|  | 40 Burton Hills Blvd., #170   |              |                |  |   | ADDRESS:                                 |                                       |  |                             |                                    |  |
| P.O. Box 150229<br>Nashville TN 37215-0229 |   |              |                |  | INSURERA American Bankers Insurance Co. |  |                                       |  |                             | NAIC#                              |  |
| INSURED                                    |   |              |                |  |   | INSURER B:                               |                                       |  |                             |                                    |  |
|  | utheast Endurance Riders<br>o Laurie Underwood  | As           | 3500           | ciation  | INSURER C:                              |  |                                       |  |                             |                                    |  |
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| IN<br>C                                    | IDICATED. NOTWITHSTANDING ANY RI  | PERT         | REME           | NT, TERM OR CONDITION THE INSURANCE AFFO                   | ON OF AN                                | Y CONTRACT                               | OR OTHER                              | DOCUMENT WITH RESPE  | O ALL                       | WHICH THIS<br>THE TERMS,           |  |
| E  | XCLUSIONS AND CONDITIONS OF SUCH  | ADDU         | CIES           | LIMITS SHOWN MAY HA  | VE BEEN                                 | REDUCED BY                               | PAID CLAIMS                           | 5.   |                             |                                    |  |
| LTR  | TYPE OF INSURANCE GENERAL LIABILITY   | INSR         | WVD            | POLICY NUMBER  | •                                       | (MM/DD/YYYY)                             | (MM/DD/YYYY)                          | EACH OCCURRENCE  | 3                           | 1,000,00                           |  |
|  | X COMMERCIAL GENERAL LIABILITY  |              |                |  |   | 2/5/2012                                 | 2/5/2013                              | PREMISES (Ea occurrence)   | s                           | 50,00                              |  |
| A  | CLAIMS-MADE X OCCUR   |              |                | SL0013994  |   | 2/5/2012                                 | 2/5/2013                              | MED EXP (Any one person) PERSONAL & ADV INJURY                     | \$                          | 1,000,00                           |  |
|  |   |              |                |  |   |  |                                       | GENERAL AGGREGATE  | 5 -                         | 2,000,00                           |  |
|  | GEN'L AGGREGATE LIMIT APPLIES PER:  |              | 1              |  |   |  |                                       | PRODUCTS - COMP/OP AGG   | 8                           | 2,000,00                           |  |
| _  | X POLICY PRO-<br>JECT LOC   | -            | -              |  |   |  |                                       | COMBINED SINGLE LIMIT<br>(Ea accident)                             | 5                           |                                    |  |
|  | ANY AUTO  |              |                |  |   |  |                                       | BODILY INJURY (Per person)   | 5                           |                                    |  |
|  | ALL OWNED AUTOS SCHEDULED AUTOS NON-OWNED AUTOS   |              |                |  |   |  |                                       | PROPERTY DAMAGE<br>(Per accident)                                  | \$                          |                                    |  |
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|  | UMBRELLA LIAB OCCUR   |              |                |  |   |  |                                       | EACH OCCURRENCE  | 8                           |                                    |  |
|  | DED RETENTIONS  | -            |                |  |   |  | -                                     | AGGREGATE  | 5                           |                                    |  |
|  | WORKERS COMPENSATION  |              |                |  |   |  |                                       | WC STATU- OTH-   |                             |                                    |  |
|  | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)   | NIA          |                |  |   |  |                                       | E.L. EACH ACCIDENT   | 3                           |                                    |  |
|  | (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below  |              |                |  |   |  |                                       | E.L. DISEASE - EA EMPLOYEE  E.L. DISEASE - POLICY LIMIT            |                             |                                    |  |
|  | SECOND TOTAL OF CHARACTER STATE   |              |                |  |   |  |                                       |  | -                           |                                    |  |
|  |   |              |                |  |   |  |                                       |  |                             |                                    |  |
| res  | caption of operations (LOCATIONS) (MEMO a certificate holder is lipacts to General Liability and September 7-8, 2012.           | sted<br>y ar | Attach<br>1 as | ACORD 101, Additional Remieran additional :                | rks Schedul<br>insured<br>isured'       | a If more space<br>as their<br>s operati | s required)<br>: interes<br>:ons at t | t may appear; but<br>he Big South Fork                             | , onl                       | y as<br>being                      |  |
| CERTIFICATE HOLDER                         |   |              |                |  |   | CANCELLATION                             |                                       |  |                             |                                    |  |
|  | Knoxville Arabian Hor   | ae i         | Clu            | b  | THE                                     | EXPIRATIO                                | N DATE TH                             | DESCRIBED POLICIES BE C<br>IEREOF, NOTICE WILL I<br>CY PROVISIONS, | ANCELI<br>BE DE             | LED BEFORE<br>LIVERED IN           |  |
| 11045 Friendsville Rd.<br>Lenoir City, TN  |   |              |                |  | AUTHORIZED REPRESENTATIVE               |  |                                       |  |                             |                                    |  |
|  |   |              |                |  | Alex                                    | Wade/KEL                                 |                                       | Contract :   | 11/2                        | nice.                              |  |
|  | ORD 25 (2010/05)  |              |                |  | _                                       | @40                                      | 99-2040 AC                            | ORD CORPORATION.   | All rigi                    | to recented                        |  |

There is an important difference, and ride managers in particular need to understand it in order to make sure that everyone is listed properly on the certificate of insurance. One thing to keep in mind, is that there is a charge of \$25 to add someone or some entity as an additional insured to the SERA insurance policy. If you need to add someone or some company as an additional insured, SERA will need to collect \$25 per each additional insured you request, provided they haven't already been added during the policy year. For example, USEF is often added as an additional insured at the beginning of the calendar year at a cost of \$25. If another ride manager puts on a ride and USEF requires a certificate naming it as an additional insured, certificates can be provided at no additional charge because USEF is already listed under the policy for the policy year. Ride managers, remember when I said that we'd talk later about your immediate staff? We are there. Some, but not all, of your volunteers are already SERA members. In order to make the non-SERA members who are a part of your immediate staff a "day member" for purposes of your ride, you will also need to get your volunteers to sign a waiver liability like your riders sign.

Finally, and again this is for the ride managers – THIS IS VERY IMPORTANT: in the event an incident occurs at your ride, you will need to report the incident to either the President or the Secretary of SERA AND send them the waiver forms signed by anyone involved in the incident. This information will be turned over to the insurance company. I cannot stress the importance of this reporting and record keeping as the insurance company may require we provide it. We need to provide as many specific details that we have (date, time, location, description, names of people involved) and the signed waiver forms. This information will be turned over to the insurance company and they will handle the claim. Contact information for the President and Secretary can be found at the SERA website at www.seraonline.org.

While speaking of liability insurance, it is highly recommended that all AERC members purchase the Gold Membership with AERC (see below which is found at the bottom of the AERC membership form). This insurance option will help protect our assets in case of a lawsuit filed in connection with our horse activities. In my opinion, the charge for this protection is more than reasonable.

**Gold Membership**: Includes \$1 million personal excess liability coverage provided by

Equisure, Inc. Add \$20 for primary member; add \$40 to insure all AERC family members.

U.S. residents only...... Primary: \$20; Family: \$40

I hope this provides a better understanding of insurance as it relates to our horse related activities.

### Meet the Newcomer~~~by Sudi Lenhart, President

SERA welcomes Jen Cleere to the tribe....here are her thoughts on starting endurance...offering all of us food for thought on what we are doing right! Well done peeps and glad you are with us Jen!

- 1. What made you know you wanted to try endurance? Honestly, I didn't want to try endurance. Although I am a life-long equestrian, in 2013 I was out of shape, heavy & depressed. I met my riding partner, Jane, by chance - saw a lady standing with a couple of saddled horses on the dirt road outside my house. I introduced myself, we exchanged numbers, and when she called me the next week for trail ride, my horse was dead lame. She immediately offered up one of hers for me to ride, a big, young chestnut arab called Om El Fidelmo, Mo, for short. When we started conditioning, I could not trot for more than a couple of minutes at a time, but I kept showing up, secretly pretending that my new friend was a personal trainer that would whip me into shape. And you know what? It worked. I got my balance back. I felt bursts of giddiness on the trail and could feel cracks in my depression. We laughed, a lot. A couple months in, she asked if I would come ride Mo in a Friday LD at Talladega, so that he would be calmer for her daughter to ride in the Saturday LD. I can still remember the lovely stream beside us on trail when she asked, and thinking that was about the most insane offer I'd ever had. I was terrified, and said yes. (And yes, my first ride was the Talladega that was shut down by the feds & everyone was kicked out of camp in the middle of the night. We stayed. And I came back for more!)
- 2. What was the hardest thing for you to get going right in the first few rides? I had great physical discomfort during my first few LDs with Mo. Each ride left me very very sore & unable to walk without great pain for a couple of days. I went through many revisions of riding tights & seat pads, before settling on the sheepskin cover & Kerrits tights that I wear now. Even with these improvements, I struggled to get through the LDs on Mo, Jane would giggle at me as I recited the Gettysburg Address on trail, ending each time on the phrase, "can long endure". I thought that I just might not be cut out for endurance after all.
- 3. What did someone do that was just so very helpful? Laurie B let me condition her horse, half arab, Hez Scootin, nicknamed Dublin. When I trotted a few smooth miles with Dublin, I realized that he was much easier for me to ride than Mo, whose trot was very big & rangey. Not only could I complete LDs on Dublin, I could compete! I could even ride 2 in a row and feel strong after! Through this, I learned that horse/rider chemistry is really important to me and I started getting the tingle in the back of my mind that I would really like to have my own endurance horse some day soon.
- 4. Did anyone do anything that turned you off? I rode a few NATRC rides prior to my endurance journey, and definitely heard some tall tales there about endurance rides & riders. I heard about galloping horses & riders with no trail manners & camping skills. I was surprised when we pulled into that first ride & saw the

camp set up almost just like the NATRC rides, the riders were just as friendly and helpful, & camp was awesome!

5. Where did your criteria come from for competing? I started this endurance journey riding with Jane, who had a year or so of rides under her belt when we met. We are both voracious learners & asked questions of everyone we met on trail, in camp, at vet check - non-stop. When I got my young mare, but did not have enough time in her saddle to compete yet, I took a year to crew for Jane & volunteer. (I also started bringing my mare to rides to practice camping & vet check.) As Jane gained experience on trail, with pacing and such, I was in camp, learning how to crew better. I learned to pitch in wherever anyone needed a hand and to keep listening and asking questions. I can honestly say that I have learned something useful from almost everyone I have ever talked to in camp or on trail. Jane taught me to place conditioning above all, and I add to that creating a trusting relationship with my mare & making sure she is mentally prepared for each goal that we set out to accomplish. Knowing that my horse is absolutely fit for the terrain & very capable of completing makes room to worry about other things, like bringing the right socks or what we are eating for lunch.

So, with that learning in place, in November 2015, I rode 2 intro rides on Wren at Broxton, 11 & 15 miles on consecutive days. January, we turtled an LD at On the Edge, in Florida. February, we did a bit quicker pace at Pow Wow LD, but managed to turtle again, due to some non-horse related trail issues (wrong turn!). In March, we rode 30 mile & 25 mile LDs at Yellowhammer, picking up the pace a bit each time, to finish 12th & 6th. Then in April, our first 50 was at McCulley's at a very steady 7.5 mph pace, to finish toward back of the pack. Wren has had all A's on her cards, has pulsed down like a champ & has been behaving better & better at vet check, with each and every loop.

- 6. What was your biggest surprise? I am surprised and amazed by the many incredible & lovely dear friends that I've made through endurance. And I have to say, I was pretty damned surprised to find that I could ride 50 miles in a day!
- 7. What would help you the most now? This is a funny question I could most use help with my LQ trailer, to make best use of its amenities while primitive camping!
- 8. What are your next goals or aspirations? Wren and I have many more miles to travel together. I look forward to completing all of our favorite upcoming SE rides with her. I have done some volunteering in P&R's, I also want to scribe for some vets.
- 9. What has your horse taught you? I could write a book about what my young mare has taught me. I have never started a horse before, and before riding & working with Jane's young endurance horses, Mo & Baz, I would have never believed that I could. I visited my mare, Wren, several times, prior to purchase, and test rode her dam on trail, since Wren was not under saddle yet. She has been eager & strong, sensitive & brave every step of our journey. If I had to sum up what she has taught me in a sentence, it would be to trust myself I am capable of more than I know. I am completely smitten with her & so proud of us!

### **SOUTH MOUNTAIN** By Nancy Sluys

Maybe you have heard the term "sustainable trails" and wondered exactly what that meant. Well, you only have to go and ride the trails of South Mountain State Park in North Carolina to find out. I used to ride there many years ago and it was a tough trail with steep, washed out sections and damaged creek crossings. About 8 years ago several of the rangers there took the AERC Trail Master Course and were determined to put into action what they learned. The trails were realigned on the contour and drainage solutions like rolling grade dips and trail hardening were installed, producing a trail system that is a joy to ride in any weather.

Ride Manager and Trailmaster, Mike Everett, took full advantage of the trail system and laid out a course that was challenging but fair. With it's small size the ride was intimate and friendly and everyone felt special for being able to be there. Thank you to Mike and all of the management crew for putting on a first class ride! Maybe you will be lucky and win the lottery!



Grade dips keep the trail tread from eroding

photos by Nancy Sluys



Beautiful views from the top!!

# Scenes from SERA Country!



photo by Becky Pearman













### Please be a contributor!!

If you don't see a story about your favorite ride it's because you didn't write one!

Please send me yours!!
email- minglewood@surry.net
Deadline for the next issue

April 10

Thank You, Nancy Sluys



photo by Becky Pearman

Happy Trails!!!