

Ask the Insurance Guy

There seems to be a lot of discussion regarding the use of helmets in horse related activities in the last few years across Canada. As an (older) rider of Western discipline, it just does not feel right... what's the deal anyway? I have been riding this way for my whole life, why would I change now?

Signed, Johnny Stetson

Dear Johnny,

First, you need to know that I understand where you are coming from... I have been around horses my whole life too and hope that by now, I understand a thing or two about what it means to be a horseman.

In my professional life as an insurance broker who specializes in insurance matters of the horse world, questions about the use of helmets comes up alot and invariably the whole concept of "Western" vs. English" is a part of the question.

You need to know that I respect the culture and history of traditional Western attire, which often means, no helmet. That said, I want to share a few facts that are pretty straight forward...(and these facts come from an extensive study done in Canada and the US over several years.)

- People involved in horse riding are more likely to suffer head trauma than those involved in football, boxing or soccer.
- Head injuries are the most common reason for admission to hospital or even death among riders. Most injuries occur during pleasure riding.
- A fall from 2 feet (60 cm) can cause permanent brain damage. A horse elevates a rider 8 feet (3 meters) or more above ground.
- A human skull can be shattered by an impact of 7-10 kph. Horses can gallop at 65 kph. Children's skulls are the most vulnerable.
- Ages ten to fourteen are the children most likely to be involved in an accident with a horse but all ages are at risk.
- A rider who has had one head injury has a 40% chance of suffering a second head injury. Children, teens and young adults are most vulnerable to sudden death from second impact syndrome. Second impact syndrome is the severe swelling of the brain caused by a second head injury before recovery from the first head injury.
- Death is not the only serious outcome of unprotected head injuries. Those who survive with brain injury may suffer epilepsy, personality changes, and intellectual and memory impairment.

So I guess the question is...Knowing all of the facts above, why would anyone ride *without* a helmet? (Side note: why do "Western" riders think that their heads are less prone to injury than a person who rides "English"?)

I am smart enough to know that no one can absolutely *force* anyone to do anything. We probably all know people who have been known to get behind the wheel of a car after too many drinks and/or drive without a seatbelt even though it is unlawful and unquestionably, socially unacceptable to do so. I guess that what I hope for (sooner than later) is that the *whole* horse community will accept helmets as a smart and reasonable thing to do so that we can reduce injury and set an example for future generations.

As an insurer, I can tell you without hesitation that going without a helmet while riding is a risk that is (or should be) unacceptable... this is *not* about fashion, or culture, or history – this is about doing the right thing and staying safe to enjoy another day...

I hope that we never have another claim for a head injury under our insurance programs, but suspect we will... it seems people can be just as stubborn as that old mare of mine...

And don't even get me started about the liability of allowing students or customers (of any age) at a riding school or trail riding operation to go out without a helmet... now that is just plain *wrong* and the courts are saying so..

Mike King is a horse industry insurance specialist and a Partner at Capri Insurance who provide risk management and insurance programs that benefit the HCBC and it's members...

Got a question on insurance? "Let The Insurance Guy" know... and we will try to answer in the next issue...