



May 15, 2024

Mr. John Underwood
1030 Bluegrass Parkway
LaGrange, KY 40031

John:

I appreciate the privilege of being your preferred business and personal insurance agent. You recently requested my general feedback regarding recreational horseback riding on the Underwoods' private property.

KRS 411.190 (obligations of owner to persons using land for recreation) seemingly provides some liability protections if a landowner permits horseback riding for a recreational purpose. However, these protections don't exclusively prohibit a rider from suing, and they don't mandate that an insurance policy covers any/all legal expenses and court-awarded damages. You should consult your policy documents for specific verbiage, plus consider securing a legal opinion from an attorney who specializes in personal injury.

Last, you typically don't know the skill level of individual riders and horses, nor can you reasonably enforce the proper use of safety equipment. These factors, combined with the inherent risk of horseback riding as a recreational activity, predictably will increase your liability exposure if you permit private property access. I'm neither encouraging nor discouraging that decision, but rather am simply addressing insurance-related practicalities.

Warmest regards,

A handwritten signature in dark ink that reads "Wes".

Wes Rock