



ABOUT EQUESTRIAN INSURANCE

In order for equestrian activities to be covered by the SCA's Equestrian Insurance, it must be activated for the events/practices where the activities take place. Certificates are determined by location. Both events and practices taking place at the same location only need one certificate.

Insurance Certificates must be ordered at least 30 days in advance of the date of the event or of the date of the first occurrence of a regularly-scheduled practice. Use the most recent version of the Ordering Instructions available at www.sca.org/insurance.

Please note - this does not apply to our SCA International affiliates (Lochac and Drachenwald), as their insurance is separate from SCA, Inc and they have their own processes.

In 2026, a new approach was adopted for SCA, Inc (USA and Canada). The cost for an equestrian insurance certificate will be shared equally by the Society Corporate office and the local group/Kingdom. Also a maximum of 60 certificates in total will be issued for SCA, Inc (USA and Canada).

PROCESS: This process is intended to ensure coordination and maximize use of our certificates.

1. Each Kingdom will be allotted a specific number of certificates.
 - The allotment by kingdom is jointly developed by the Society Equestrian Officer (SEO) and the Kingdom Equestrian Officers (KEOs).
 - A list of events/practices for the allotted certificates will be developed and maintained by the SEO, for coordination with the Corporate Office VP Operations (VP Operations processes the insurance requests).
 - In the situation that there are more requests than available certificates, the Society Equestrian Officer will work to ensure fair and equitable distribution among the kingdoms. They will take into account:
 - the number of certificates the kingdom has
 - kingdom geographical size and location of existing equestrian activities
 - the health and numbers of the kingdom equestrian community
 - impact on growth and sustainability of SCA equestrian activities
2. Before submitting the order for an insurance certificate to Corporate, the hosting group will need to coordinate with their KEO to ensure there is a certificate allotted to that event, or one is available if it is a newly proposed event/practice.
3. Once confirmed with their KEO, the certificate is to be ordered through the normal process (See "Insurance Certificate Ordering Instructions")
 - a. If the event/practice submitted to insurance@sca.org is not on the allotted list, the Corporate Office/VP Operations will contact the SEO before processing.

4. If an event/practice originally on the allotted list is cancelled, you must inform the SEO (equestrian@sca.org) and insurance@sca.org as soon as possible so another group may have the opportunity to use the available certificate.

Frequently asked questions:

Q: Can I put both events and practices on the same certificate request?

A: Yes! Insurance is by location. The same insurance certificate covers both events & practices as long as they are at the same location.

Q: Can I put multiple dates on the same certificate?

A: Yes! Each certificate can cover any number of events or practices for that calendar year.

Q: What if I need to change or add a date? Do I need a new certificate? Will there be a charge?

A: Dates can be changed or added to an existing certificate at any time. It's considered a revision and does not incur any additional cost. You simply need to inform insurance@sca.org as soon as possible.

Q: Can local groups share costs? Or share costs with their kingdom?

A: Yes. Baronies have been teaming up to share a common site to help mitigate costs. Kingdoms have set up special funds to help local groups obtain insurance.

Q: Can kingdoms have dedicated fundraisers to help cover these costs?

A: Typically, yes. Please check with your Exchequer and Seneschal for specific rules on this.

Q: What else should kingdoms do?

A: Kingdoms should have discussions with their kingdom marshallate (KEM, KEO), Crown, Seneschal, Exchequer, and local groups to coordinate. It is highly recommended that local groups work on consolidating locations for Equestrian practices and events.

Q: If a certificate is no longer needed, can it be cancelled? Will we get a refund? Does that affect the count of 60?

A: Yes. You must notify insurance@sca.org that a certificate is no longer needed within two weeks of the event, preferably as soon as possible after the cancellation is finalized. A refund will then be processed. Since that certificate will now be available, it's imperative that you inform the SEO (equestrian@sca.org) as soon as possible so another group may have the opportunity to use it.