



State Equestrian Liability Limitation Laws & Athletic Participant Releases

A equestrian or rodeo event participant liability exclusion endorsement is a policy modification that removes general liability coverage for bodily injury sustained by contestants, practicing participants, or personnel involved in rodeo activities.

While spectator injuries and general property damage remain protected under the core policy, participant claims (rough stock riders, ropers, barrel racers, and sometimes handlers or crew) are carved out due to extreme inherent risk. Courts have broadly interpreted "athletic or sports contest" definitions to include any organized physical competition or mounted activity. The liability release explicitly informs participants and athletes about specific dangers—such as collisions, falls, or equipment failure—proving that the participant was fully warned before participating.

Athletic participant liability releases are necessary because they legally protect sports promoters and organizations from lawsuits by establishing that participants acknowledge and accept the inherent physical risks of an activity. A signed liability waiver acts as a defensive contract that can result in the early dismissal of a lawsuit if a participant gets hurt from ordinary negligence. They set clear expectations that participants are ultimately responsible for their own safety and actions rather than shifting total guarantor status onto the venue or organizers.

State Equine liability statutes—commonly known as Equine Activity Liability Acts (EALAs)—are state-level laws that protect horse owners, trainers, stable operators, and event sponsors from legal liability if a participant is injured or killed due to the inherent risks of working with horses or rodeo livestock.

Visit American Equestrian Alliance [State Equestrian Liability Limitation Laws](#) for more state specific information

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