



Deutscher Polo Verband e.V. Jenischstr. 26 . D-22609 Hamburg

To all guest members of  
the DPV (German Polo Association)

**Deutscher Polo Verband e.V.**  
(German Polo Association )  
Jenischstraße 26 . D-22609 Hamburg  
Tel. 040 82 24 12 20 Fax 040 82 06 89

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**Re.: Third party liability insurance for PLAYERS  
Third party liability insurance for HORSES**

Dear Guest member of the DPV,

the DPV is concerned about the current situation of the non existing coverage of proper and required insurance for Polo Players and Horses, playing Polo in Germany.

Polo is a dangerous sport. There is a common sense about the exclusion of liability between the players. But we cannot exclude all liability against other participants outside of the polo field, such as spectators and people not directly involved in the sport etc.

Therefore the statutes of the DPV obligate all members (including guest members) to have a full coverage of third party liability insurance for their own safety and protection.

DPV has a personal accidental insurance for all its members and guest members. But this insurance covers only death and permanent disability of a player in case of an accident while making polo activities like playing, travelling to or from a polo tournament etc.

Everybody knows the situation and the danger of balls being hit accidentally into the spectator area or outside of the field. If the spectator is in the public safety area outlined by the organization he can make the player responsible for any harms he receives through the ball that hit him.

The same responsibility is with the ownership of horses. German civil code § 833 BGB deals with the risks out of the ownership of horses. The owner is always responsible for any damages caused by his horse without asking of any guiltiness. According to German civil code the owner of a horse has always the full responsibility of anything caused by his horse. He is fully liable with all his personal wealth. There is no exclusion and no way to waive the responsibility. As we understand this is the same in most other European and overseas countries e.g. Argentina.

The only way to minimize the risks is a third party liability insurance for players AND horses!

If you do not have coverage of such insurances please check your legal situation here in Germany and the possibilities to cover the risks with your German Club (Host) at once.

**This is a requirement to be a member/guest member of the DPV and to play in Germany!**

With sportive regards,

Deutscher Polo Verband e.V. / German Polo Association  
Presidency