WEST VIRGINIA CODE: §20-4-5

§20-4-5. Liability of horsemen.

- (a) A horseman shall be liable for injury, loss or damage caused by failure to follow the duties set forth in section three of this article where the violation of duty is causally related to the injury, loss or damage suffered. A horseman shall not be liable for any injury, loss or damage caused by the negligence of any person who is not an agent or employee of such horseman.
- (b) A horseman shall be liable for acts or omissions which constitute gross negligence or willful and wanton conduct which is the proximate cause of injury to a participant.
- (c) A horseman shall be liable for an intentional injury which he or she inflicts upon a participant.
- (d) Every horseman shall carry public liability insurance in limits of no less than \$100,000 per person, \$300,000 per occurrence and \$10,000 for property damage.