



FOR YOUR EQUINE ACTIVITIES

## **LIABILITY INSURANCE**

Liability insurance is available for a variety of equine related activities – ranging from the back yard horse owner to a full scale boarding and training operation. Basically, the policy provides protection if you or your organization becomes legally liable for third party bodily injury or property damage to which this insurance applies. The policy includes medical payments coverage and defense coverage along with supplemental coverage, i.e., fire legal liability, as defined in the policy. There is no deductible.

As with any insurance policy, certain exclusions apply. The following policy limits per occurrence are generally available depending on the insurance carrier. The most the company will pay during a policy year is an aggregate of two times the occurrence limit.

Occurrence Limits:      \$300,000      \$500,000      \$1,000,000

### **Commercial Equine Liability**

The Commercial Liability policy is recommended for stables whose operations may include breeding, boarding, training and riding instruction programs. It may also include coverage for shows or clinics organized by the Insured.

### **Independent Instructors**

The Commercial Liability policy is available for independent “free lance” instructors &/or trainers who may teach or train at one or more locations. The independent generally does not own or lease a property and is not involved in the boarding of the horses.

### **Private Horse Owners**

Private horse owners can obtain liability coverage for their activities related to the personal use of their privately owned horse(s). This covers the owner for bodily injury or property damage caused by a horse which is scheduled on the policy. It is generally written on commercial policy forms and classified on the policy Declarations as Private Horse Owner. This insurance is not available to anyone in a commercial equine business or if horses are used commercially.

### **Riding Clubs**

This liability insurance is available for clubs who organize activities such as clinics, horse shows, trail rides and demonstrations that are open to the public or participate as a club activity in parades. Members are included as additional insured when performing duties on behalf of the club. Coverage is written on commercial policy forms.

### **Horse Shows & Events**

The Commercial Liability policy is available for single horse shows and certain other equestrian events such as clinics. Coverage for shows normally includes a day for set up and take down in addition to the actual show dates.

### **Care, Custody or Control**

This insurance provides coverage for your legal liability for injury or death to a non-owned horse that you have in your care, custody or control. There are many limits available to choose from depending on your needs. The limits include the cost to defend.