

**EQUINE CLUB/ASSOCIATION LIABILITY APPLICATION - NEW**

**THIS APPLICATION IS TO APPLY FOR INSURANCE AND IS NOT A BINDER. EXPOSURES NOT DECLARED ARE NOT COVERED.**

**NOTE: Incomplete and unsigned applications will be returned for completion. Coverage cannot be bound until the Company approves your completed application. The Company's receipt of premium does not bind coverage. Approval by Underwriting required.**

**SECTION 1: APPLICANT INFORMATION**

- 1.1. Club Name: \_\_\_\_\_ Club Contact: \_\_\_\_\_
- 1.2. Mailing Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
- 1.3. Physical Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
- 1.4. Telephone # \_\_\_\_\_ Email \_\_\_\_\_ Club Website \_\_\_\_\_
- 1.5. **Authorized Contact:** Provide two other names that will have permission to make requests on behalf of the club: Important- only the person listed as the contact above and the two persons listed below will have authority to request information and make changes on behalf of the club.
- Name/Title: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_
- Name/Title: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_
- 1.6. Club is:  Corporation  Individual  Joint Venture  Limited Liability Corp (LLC)  Partnership  Sole Proprietorship
- 1.7. Provide Description of the Club Purpose/Mission Statement: \_\_\_\_\_
- 1.8. Select All that Apply:  Dressage  Driving  Endurance  Gymkhana  Trail Ride  Other: \_\_\_\_\_
- 1.9. Is Applicant 18 or older?  Yes  No

**SECTION 2: COVERAGE LIMITS INFORMATION**

- 2.1. **Limit of Liability:** Please choose only one option. Higher limits may be available upon request.
- I choose the **standard** policy limits of **\$1,000,000/\$1,000,000** occurrence/aggregate
  - I choose to **decrease** the policy limits to **\$250,000/\$500,000** occurrence/aggregate
  - I choose to **decrease** the policy limits to **\$500,000/\$1,000,000** occurrence/aggregate
  - I choose to **increase** the policy limits to **\$1,000,000/\$2,000,000** occurrence/aggregate
  - I choose to **increase** the policy limits to **\$1,000,000/\$3,000,000** occurrence/aggregate
- 2.2. **Care, Custody & Control Limits for any Non-Owned Horses:** Please choose an option to increase limits. **Standard** policy limits of **\$50,000/\$100,000** automatically included
- I choose to **increase** the policy limits to **\$100,000/\$200,000** occurrence/aggregate
  - I choose to **increase** the policy limits to **\$150,000/\$300,000** occurrence/aggregate
  - I choose to **increase** the policy limits to **\$200,000/\$400,000** occurrence/aggregate

**SECTION 3: UNDERWRITING INFORMATION**

- 3.1. Number of Members: Individuals \_\_\_\_\_ Families \_\_\_\_\_
- One Day Memberships: (TOTAL ANNUAL) \_\_\_\_\_
- 3.2. Sub Clubs/Regions/Affiliates/Chapters: # \_\_\_\_\_ (Provide List on Separate Paper & Complete Supplement application for coverage)
- (Sub Clubs include but are not limited to Regions, Chapters, Zones or Affiliate Clubs or Affiliate Groups for whom will share the limit. These entities should purchase their own insurance if they have their own Tax ID, By-Laws or Articles of Incorporation.)*
- Note: Your policy will NOT AUTOMATICALLY extend coverage to any equine activity sponsored or managed by the "sub"/affiliated club or group. Affiliated clubs should seek their own Club Liability Insurance.**

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**3.3. Declared Club Activities: Specify the Dates for each club activity. If dates are not known please do not include them as they may be added during the Policy term for additional premium. Refunds are not available on any dates that were declared but not used. Please make a copy of this page to submit additional activities during the policy term.**

**Section 1 (Club Activities)**

Event Type	Name of Event & Event Dates (If Known Only) in the next 12 months	# of DAYS
Meetings (no riding activities)		
Gymkhana/Roping		
Demonstrations		
Driving Events		
Fun/Play Days		
Clinics		
Exhibit Booth/Non-Mounted		
Other: (Describe, Example: Banquet, Practice Days)		
		<b>Total # of Days</b>

**Section 2 (Club Activities)**

Event Type	Name of Event & Event Dates (If Known Only) in the next 12 months	# of DAYS
Trail Rides – open to other than members		
Trail Rides – Members Only		
Parades – Members Only		
Fundraisers – NO RIDING	Est. Projected Funds Raised \$ _____	
Fundraisers – WITH RIDING	Est. Projected Funds Raised \$ _____	
Other: (Describe)		
		<b>Total # of Days</b>

**Section 3 (Shows)**

*(Sanctioned Shows includes but are not limited to events sanctioned by: USEF, AHA, USHJA, USDF, AQHA, NCHA, ASHA and AMHA)*

Event Type	Name of Show & Event Dates	# of Actual Competition DAYS	# of Set Up Dates	# of Take Down Dates	Estimated # of Spectators	Sanctioning #	Sanctioning Body
Sanctioned Shows							
							<b>Total # of Actual Competition Days</b>

**(Non-Sanctioned Shows /Schooling Shows)**

Event Type	Name of Show & Event Dates (If Known Only)	Estimated # of Spectators	# of Set Up Dates	# of Take Down Dates	# of Actual Competition DAYS
Non-Sanctioned Shows/Schooling Shows					
					<b>Total # of Actual Competition Days</b>

**Section 4 (Boarded/Club Owned Horses)**

Horse Categories	# of Horses
# of Club Owned Horses	
# of Boarded Horses (not owned by the club)	
<b>Total # of Horses</b>	

\*\*\*\*\*Additional activities may be added during the policy term for additional premium and underwriting approval. \*\*\*\*\*

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3.4. Describe any non-equestrian member-only activities your club engages in: \_\_\_\_\_

3.5. Will Liquor be permitted or served at any of the Club functions?  No  Yes If Yes, provide details:  
 Catered by an outside company  Brought by the club members.  Provided by the club and sold to the members.  
 Sold to general public  Provided by the club as a courtesy  Other (describe) \_\_\_\_\_

*Note: The sale of alcohol is not covered by the policy. Policies are subject to liquor liability exclusion.*

3.6. Does the club provide a horse registry service?  Yes  No Note: This policy does not provide coverage for horse registry.

3.7. Does the club provide any training or instruction?  Yes  No

3.7.a Do Trainers/Instructors have Professional Liability Insurance?  Yes  No \*Note this policy does not include coverage for Professional Liability

3.8. Is the Club responsible for maintenance of any trails?  Yes  No If Yes, please check all that apply:  
 Tree Pruning  Trail Clearing/Cleaning  Other \_\_\_\_\_  
 Tree Removal  Bridge Construction  Bridge Maintenance

*(Trail maintenance other than Tree Pruning and Trail Clearing/Cleaning must be described above and submitted for rating.)*

3.9. Club owned or leased facility and/or acres:

3.9.a. Does the Club lease Acres?  No  Yes: # of Acres \_\_\_\_\_ If Yes, do you sublease for any reason?  No  Yes  
 If Yes for sublease, explain: \_\_\_\_\_

3.9.b. Does the Club own Acres?  No  Yes: # of Acres \_\_\_\_\_ If Yes, do you sublease?  No  Yes  
 If Yes for sublease, explain: \_\_\_\_\_

3.9.c. Does Club/applicant have other insurance for Owned Acres or Buildings?  Yes  No  
*(The policy you are applying for, will not include coverage for any owned/leased buildings)*  
 If Yes, Provide: Carrier \_\_\_\_\_ Policy # \_\_\_\_\_ Effective Date \_\_\_\_\_

3.9.d. Please explain how you use any owned leased/owned acres. \_\_\_\_\_

3.10. Does the Club supply food, manufacture and/or repair any goods sold?  Yes  No If Yes, describe

*If yes, please note that Products Liability is excluded from the policy for goods sold or manufactured by the insured.*

3.11. Do you obtain a liability release waiver signed by all members, volunteers and participants for all equine events?  Yes  No  
 Copy Attached?  Yes  No

**MANDATORY REQUIREMENT:** Equisure's receipt of such release/waiver form and subsequent possible issuance of a policy does not mean that Equisure has evaluated such release/waiver for its legalities or validity. Note: Liability Release should release the applicant and/or the business name of the applicant from liability.

**SECTION 4: ADDITIONAL EQUINE ACTIVITIES AND LIABILITY EXPOSURES**

*NOTE: Coverage for selected activities requires Underwriting approval.*

4.1. Additional equine activities (indicate Yes for all that apply or No) - Applicable supplemental questionnaire must be completed to receive a quote.

\_\_\_\_\_ Pony Rides \_\_\_\_\_ Horse Drawn Vehicle Rides  
 \_\_\_\_\_ Day Camps \_\_\_\_\_ Horse Sales  
 \_\_\_\_\_ Other (describe) \_\_\_\_\_

Do you wish to obtain a quote for the above activities?  Yes  No (If Yes, we will send a supplemental application or you can download the supplemental application(s) from our website, and forward it along with this application. If No, these equine activities will be excluded from coverage.) Note: This policy does not provide coverage for the above activities until properly endorsed. The above activities will be excluded from the policy until receipt of supplemental application, underwriter approval, and receipt of additional premium.

4.2. Does the Club lease or own any ATV's or Golf Carts for use during the equestrian activities declared on this application?  Yes  No

If Yes, do you wish to receive a quote for Liability coverage? (Physical damage is not available)  Yes  No

If Yes, indicate number and type: \_\_\_\_\_ Explain use: \_\_\_\_\_

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*Note: This policy does not provide coverage for any claim made or suit brought against any 'insured person' for bodily injury or property damage caused by any operator 16 years old or younger.*

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By applying for this insurance, you are also applying for membership in the Association Resource Group Purchasing Group, a group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.) and organized in Colorado. Your membership will be effective once your completed application and membership fee have been approved and payment received.

**SECTION 5: INSURANCE HISTORY**

**5.1. Has the Club had General Liability Insurance before?**  Yes  No

Insurance Company: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Liability Coverage Limit: \$ \_\_\_\_\_ Policy Premium: \$ \_\_\_\_\_

**5.2. Has the Club (applicant) been cancelled or refused coverage in the last 3 years?**  Yes  No **If Yes, please explain:**

\_\_\_\_\_

**5.3. Has the club had any losses or claims within the past 3 years?**  Yes  No **If Yes, describe the loss(es) or claim including details, date and amount paid.** \_\_\_\_\_ *(Loss history may be required for current carrier)*

**TERMS AND CONDITIONS**

I acknowledge that this application is applicable to **Equine Club Liability only**. I understand that no other coverage is included and that any additional coverage must be purchased separately. I acknowledge that I have read and agree to the following Terms and Conditions.

- I. All quotes provided are good faith estimates only and are based on information provided to us by the customer, and by the insurance companies quoting. All quotes are subject to underwriting rules and requirements, such as loss history. Various cancellation penalties and minimum earned premiums may apply.
- II. The insured expressly grants the agency the authority to cancel any or all policies in order to recover monies due because of non-payment of premium on any policy.
- III. It is imperative that all claims be reported promptly to the agency or the insurance company in writing.
- IV. The agency endeavors to explain coverages and available options but makes no claim or warranty that all possible coverages or options have been offered. It is the buyer's sole responsibility to judge the suitability of the insurance program for their purposes and to understand the limits, perils insured against, exclusions, and limitations of the policies they buy.
- V. All coverages are afforded by a written binder or by a company issued policy. No coverage is in force until written confirmation is received from the agency or the insurance company. All additions, deletions, or other changes must be issued by the insurance company to be valid.
- VI. The insurance policy is the contract between you and the insurance company. Read your policy and bring to your agent's attention any aspect that you do not understand, or any desired changes to limits or coverages.
- VII. Some policies have territorial limits of which you should make yourself aware if you do business or have business travel outside the territorial limits of the United States.
- VIII. Acceptance of this application by signature and by payment of premium constitutes acceptance of, understanding of, and agreement to these terms and conditions.

I would like information about the following coverages.

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Yes <input type="checkbox"/> No Professional Liability         | <input type="checkbox"/> Yes <input type="checkbox"/> No Crime                     | <input type="checkbox"/> Yes <input type="checkbox"/> No Cyber Liability  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No Directors & Officers Liability | <input type="checkbox"/> Yes <input type="checkbox"/> No Personal Equine Liability | <input type="checkbox"/> Yes <input type="checkbox"/> No Animal Mortality |
| <input type="checkbox"/> Yes <input type="checkbox"/> No Special Event Liability        | <input type="checkbox"/> Yes <input type="checkbox"/> No Other describe) _____     |   |

*All policy documents will be sent electronically to the email provided.*

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**FRAUD WARNING NOTICES**

**STANDARD:** Any person, who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material hereto, commits a fraudulent act, which is a crime, and may subject such person to criminal and civil penalties.

**NOTICE TO ARKANSAS APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO COLORADO APPLICANTS:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**NOTICE TO FLORIDA APPLICANTS:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**NOTICE TO KENTUCKY APPLICANTS:** Any person who knowingly, and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**NOTICE TO LOUISIANA APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**NOTICE TO MAINE APPLICANTS:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**NOTICE TO MINNESOTA APPLICANTS:** A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**NOTICE TO NEW JERSEY APPLICANTS:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW MEXICO APPLICANTS:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

The insurer shall not offer an optional extension period for this policy in New Mexico.

**NOTICE TO OHIO APPLICANTS:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**NOTICE TO OKLAHOMA APPLICANTS:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**NOTICE TO OREGON APPLICANTS:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may be guilty of insurance fraud which may subject such person to criminal and civil penalties, including but not limited to fines, denial of insurance benefits, civil damages, criminal prosecution and confinement in state prisons.

**NOTICE TO PENNSYLVANIA APPLICANTS:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**NOTICE TO NEW YORK APPLICANTS:** Any person who knowingly and with intent to defraud any insurance company or any person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation.

THE UNDERSIGNED IS AUTHORIZED BY THE INSURED AND DECLARES THAT THE STATEMENTS SET FORTH HEREIN AND ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE TRUE. SIGNING OF THIS APPLICATION DOES NOT BIND THE INSURED OR THE INSURER TO COMPLETE THE INSURANCE, BUT IT IS AGREED THAT THE STATEMENTS CONTAINED IN THIS APPLICATION, ANY SUPPLEMENTAL APPLICATIONS, AND THE MATERIALS SUBMITTED HERewith ARE THE BASIS OF THE CONTRACT SHOULD A POLICY BE ISSUED AND HAVE BEEN RELIED UPON BY THE INSURER IN ISSUING ANY POLICY.

THE APPLICATION AND MATERIALS SUBMITTED WITH IT SHALL BE RETAINED ON FILE WITH THE INSURER AND SHALL BE DEEMED ATTACHED TO AND BECOME PART OF THE POLICY IF ISSUED. THE INSURER IS AUTHORIZED TO MAKE ANY INVESTIGATION AND INQUIRY IN CONNECTION WITH THIS APPLICATION AS IT DEEMS NECESSARY. PROVIDED, HOWEVER, THIS PARAGRAPH DOES NOT APPLY IN THE STATES OF UTAH AND WISCONSIN.

NOTE TO UTAH AND WISCONSIN RESIDENTS: ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE INSURER IN CONJUNCTION WITH THIS APPLICATION ARE MADE A PART HEREOF PROVIDED THIS APPLICATION AND SUCH MATERIALS ARE ATTACHED TO THE POLICY AT THE TIME OF ITS DELIVERY. THE INSURED AGREES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE INSURANCE, THE INSURED WILL, IN ORDER FOR THE INFORMATION TO BE ACCURATE ON THE EFFECTIVE DATE OF THE INSURANCE, IMMEDIATELY NOTIFY THE INSURER OF SUCH CHANGES, AND THE INSURER MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS OR AUTHORIZATIONS OR AGREEMENTS TO BIND THE INSURANCE.



\_\_\_\_\_  
**Authorized Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

**Please Note—if your Physical Address is in one of the following states additional information will be required prior to policy issuance:**

**AR, CA, CT, DE, FL, KS, MA, NC, NJ, NY, OH, RI, WV or WY**

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**CERTIFICATE of INSURANCE REQUEST FORM**

*This is not a binder. Please Type or Print Clearly.*

Insured/Customer Code: \_\_\_\_\_

**NOTE: Please refer to your contract in selecting the appropriate type of certificate. Include and/or attach contract if Certificate requires specific wording.**

**Certificate Holder Definitions**

- **Additional Insured's:** if added will provide insurance rights to the other party (the additional insured) if involved in a covered claim.
- **Proof of insurance:** will provide a certificate proving you have insurance but does not provide certificate holder with any coverage.

**Please note we must have complete mailing addresses for either request.**

CERTIFICATE HOLDER (*Select One*)     PROOF OF INSURANCE     ADDITIONAL INSURED (AI)  
Check all that apply:     LAND OWNER     FACILITY OWNER     SPONSOR     EQUIPMENT LESSOR

Certificate Holder Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Attn: \_\_\_\_\_

Fax #: \_\_\_\_\_                      Email: \_\_\_\_\_

CERTIFICATE HOLDER (*Select One*)     PROOF OF INSURANCE     ADDITIONAL INSURED (AI)  
Check all that apply:     LAND OWNER     FACILITY OWNER     SPONSOR     EQUIPMENT LESSOR

Certificate Holder Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Attn: \_\_\_\_\_

Fax #: \_\_\_\_\_                      Email: \_\_\_\_\_

CERTIFICATE HOLDER (*Select One*)     PROOF OF INSURANCE     ADDITIONAL INSURED (AI)  
Check all that apply:     LAND OWNER     FACILITY OWNER     SPONSOR     EQUIPMENT LESSOR

Certificate Holder Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Attn: \_\_\_\_\_

Fax #: \_\_\_\_\_                      Email: \_\_\_\_\_