



## BROKER/EQUINE CLUB/ASSOCIATION LIABILITY APPLICATION

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

Broker Code: \_\_\_\_\_

- 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. Is Applicant 18 or older? ☐ Yes ☐ No
- 1.7. Club is: ☐ Corporation ☐ Individual ☐ Joint Venture ☐ Limited Liability Corp (LLC) ☐ Partnership ☐ Sole Proprietorship
- 1.8. Provide Description of the Club Purpose/Mission Statement: \_\_\_\_\_
- 1.9. Select All that Apply: ☐ Dressage ☐ Driving ☐ Endurance ☐ Gymkhana ☐ Trail Ride ☐ Other: \_\_\_\_\_

### 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 Club Members: Individuals \_\_\_\_\_ Families \_\_\_\_\_
- One Day Memberships: (ANNUAL) \_\_\_\_\_

- 3.2. Sub Clubs/Regions/Affiliates/Chapters: # \_\_\_\_\_ (Provide List on Separate Paper)

*(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.**

- 3.3. Declared Club Activities: Specify the Dates for each club activity on the next page. 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 page 2 of this application to submit additional activities during the policy term.



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### 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					

### 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>	

**Total # of Actual Competition Days**

\*\*\*\*\*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, complete the supplemental section in 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 information, 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)

#### A. PONY RIDES: Check if NO exposure ☐

**Only equine operations providing Pony Rides as an incidental part of their overall equine operations will be considered for coverage.**

**All Pony Rides must utilize Safety Helmets to be eligible for coverage consideration.**

**Operations which fasten or tie children to the saddle or pony are not eligible for coverage consideration.**

**All pony rides must be given in an enclosed area to be eligible for coverage consideration. Rope or Wire enclosures are not permitted.**

A.1. Maximum Number of Ponies used at any one time: \_\_\_\_\_ Estimated number of riders: \_\_\_\_\_

A.2. Minimum age of riders: \_\_\_\_\_ Are the parents present during the ride? ☐ Yes ☐ No

A.3. Do you operate your Pony Ride operations under another name? \_\_\_\_\_ If YES, please detail: \_\_\_\_\_

A.4. Do you offer Pony Ride operations in cooperation with other organizations? \_\_\_\_\_ If YES, please detail: \_\_\_\_\_

A.5. How many years' experience giving Pony Rides? \_\_\_\_\_

A.6. Ride is; *check all that apply* ☐ In a Ring ☐ Handled (Side-walkers) ☐ Pony Carousel (Merry go round) ☐ Other \_\_\_\_\_

A.7. Length of Pony Ride is: \_\_\_\_\_

Are the riders required to wear any safety gear? ☐ Yes ☐ No

Are any belts, ties, or other restraints (saddle) used? ☐ Yes ☐ No If Yes, please detail: \_\_\_\_\_

A.8. Are all Pony Rides conducted in an enclosed area? ☐ Yes ☐ No If NO, please detail: \_\_\_\_\_

A.9. Type of enclosure is: ☐ Round Pen ☐ Small Arena ☐ Paddock (less than 1/2 acre) ☐ Other \_\_\_\_\_

A.10. Please describe enclosure/fencing: \_\_\_\_\_

A.11. Do you offer *other* activities to Pony Ride participants? ☐ Yes ☐ No If YES, please detail: \_\_\_\_\_

A.12. Do you secure a signed release from all riders (parents or guardians)? ☐ Yes ☐ No

**(EQUISURE'S RECEIPT OF SUCH WAIVER/HOLD HARMLESS AGREEMENT AND SUBSEQUENT POSSIBLE ISSUANCE OF A POLICY DOES NOT MEAN THAT EQUISURE HAS EVALUATED SUCH WAIVER/HOLD HARMLESS AGREEMENT FOR ITS LEGALITIES OR VALIDITY.)**

A.13. Do you supervise all pony rides? ☐ Yes ☐ No If No, please detail: \_\_\_\_\_

A.14. Is a riding instructor always present? ☐ Yes ☐ No If No, please detail: \_\_\_\_\_

A.15. What are the annual gross receipts for this activity: \$ \_\_\_\_\_. Average charge per Pony Ride: \$ \_\_\_\_\_

A.16. Estimated # of pony ride **days** per year? \_\_\_\_\_

#### B. DAY CAMPS: Check if NO Exposure ☐

**Operations must utilize Liability Waivers signed by Parent/Legal Guardian to be eligible for coverage consideration.**

**Operations which fasten or tie children to the saddle, pony, or carousel are not eligible for coverage consideration. Note: If dates have not been set, written notice of Day Camp must be received in our office prior to the commencement of the Day Camp. Coverage is not provided for Day Camps that have not been declared to the Company in advance of the Day Camp.**



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B.1. Do you operate your Equestrian Day Camp operation under another name? \_\_\_\_\_ If YES, please detail: \_\_\_\_\_

B.2. Do you offer your Equestrian Day Camp operations in cooperation with other organizations? If YES, provide details: \_\_\_\_\_

B.3. How many years' experience with Day Camps: \_\_\_\_\_ Average Cost per camper per session: \$ \_\_\_\_\_

B.4. What is the gross annual receipts expected from Day Camps: \$ \_\_\_\_\_

B.5. Expected Dates of Day Camps for the year: \_\_\_\_\_

B.6. What are the age groups of those attending? \_\_\_\_\_ Are Helmets required? \_\_\_\_\_

B.7. Are any belts, ties, or other restraints used? \_\_\_\_\_ If YES, provide details: \_\_\_\_\_

B.8. List all Equestrian Day Camp Activities: \_\_\_\_\_

B.9. Minimum age of Campers: \_\_\_\_\_

B.10. Are all Day Campers regular students in your riding lesson program? \_\_\_\_\_ if NO provide approximately how many are NOT your regular students: \_\_\_\_\_

B.11. Number of campers per session/Camp? \_\_\_\_\_ Number of Days per Camp? \_\_\_\_\_ Number of camps per year? \_\_\_\_\_

B.12. Purpose of camp? \_\_\_\_\_

B.13. What is the number of counselors per students? \_\_\_\_\_. Minimum age of trainers? \_\_\_\_\_

B.14. What type of training do the counselors receive? \_\_\_\_\_

B.15. How long have your counselors worked for your operation? Average: \_\_\_\_\_ Minimum: \_\_\_\_\_ Maximum: \_\_\_\_\_

B.16. Names of all counselors: \_\_\_\_\_

B.17. Are all rides conducted in an enclosed arena? check all that apply \_\_\_\_ Round Pen \_\_\_\_ Small Arena \_\_\_\_ Small Paddock (less than ½ acre) \_\_\_\_ Other describe: \_\_\_\_\_

Describe enclosure fencing: \_\_\_\_\_

B.18. Is liquor served at any time during the camp? \_\_\_\_\_ If YES, provide details: \_\_\_\_\_

B.19. Is this an Overnight Camp? \_\_\_\_\_ What are the Camp hours? \_\_\_\_\_

**We require proof of current Molestation Policy** If Overnight please provide the following:

Number of Chaperones: \_\_\_\_\_ Age range of Chaperones: \_\_\_\_\_

Name & Ages of Chaperones: \_\_\_\_\_

Describe all overnight and any off premises activities: \_\_\_\_\_

B.20. What type of background checks are performed on counselors/employees? \_\_\_\_\_

B.21. Do you serve or prepare meals for participants? \_\_\_\_\_ If YES please detail \_\_\_\_\_

B.22. Do you get signed waivers/hold harmless release agreements? \_\_\_\_\_ If YES copy is required.

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B.23. Are any camp services provided by non-employees? \_\_\_\_\_ If YES, please detail \_\_\_\_\_

B.24. Do you permit early drop off and/or late pick up of campers? \_\_\_\_\_ If YES, please detail \_\_\_\_\_

B.25. Do campers have access to trampolines, climbing apparatus, or other equipment? \_\_\_\_\_ if YES please detail \_\_\_\_\_

B.26. Do you have off premises activities? \_\_\_\_\_ if YES, please detail \_\_\_\_\_

B.27. List activities conducted **other** than Equine related (i.e. Swimming Pool): \_\_\_\_\_

**Please note, we do not offer liability arising from the use of swimming pools.**

B.28. Are any campers physically or emotionally handicapped? \_\_\_\_\_ If YES, please detail: \_\_\_\_\_

B.29. Is any camp counselor/employee/supervisor under investigation for, or has a previous record of child abuse? \_\_\_\_\_



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### **DAY CAMPS CONTINUED:**

B.30. Are campers under adult supervision at all times? \_\_\_\_\_

If children are not in the direct vision of adults, are adults aware of where they are and what they are doing? \_\_\_\_\_

B.31. Are all buildings and equipment maintained in a safe, clean condition and in good repair, and Indoor/Outdoor environments safe, clean and spacious? \_\_\_\_\_ **If NO**, please detail: \_\_\_\_\_

B.32. Do you provide transportation for campers for any reason? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

**IF YES, WE REQUIRE A CERTIFICATE OF INSURANCE FROM YOUR AUTO INSURANCE CARRIER AND COMPLETE DRIVER INFORMATION ON ALL DRIVERS.**

### **C. GUIDED TRAIL RIDES:** Check if **NO Exposure** \_\_\_\_\_

C.1. Average number of horses used for any one trail ride: \_\_\_\_\_ Maximum number of horses used on any one trail ride: \_\_\_\_\_

C.2. Do any rides occur overnight? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.3. Describe the housing accommodations which you provide for the campers provide: \_\_\_\_\_

Who are the chaperones for overnight rides: \_\_\_\_\_

Describe all overnight activities: \_\_\_\_\_

C.4. Is liquor served at any time during an overnight ride? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.5. Do you Serve or prepare meals for riders? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.6. Wrangler/Guide/Instructor ratio to riders: \_\_\_\_\_ : \_\_\_\_\_

C.7. What type of training do the Wrangler/Guide/Instructors receive? \_\_\_\_\_

C.8. How long have your Wrangler/Guide/Instructors worked for your operation? Average \_\_\_\_\_ Minimum \_\_\_\_\_ Maximum \_\_\_\_\_

C.9. What is age range of Wranglers/Guides/Instructors? \_\_\_\_\_

C.10. When is a second Wrangler/Guide/Instructor used? \_\_\_\_\_

C.11. Age of riders – Youngest \_\_\_\_\_ Oldest \_\_\_\_\_

C.12. Does Wrangler/Guide/Instructor hand lead any horses during the ride? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.13. Is double riding allowed at any time? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.14. Is a signed waiver/release used for all riders? \_\_\_\_\_ **If YES**, please attach a copy.

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C.15. Are trail rides for: \_\_\_\_\_ Lesson program for regular students \_\_\_\_\_ General Public for an hourly fee

C.16. Is cantering, loping, or galloping allowed? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_

C.17. Length of rides: \_\_\_\_\_ 1 hour \_\_\_\_\_ 1 ½ hours \_\_\_\_\_ 2 hours \_\_\_\_\_ Longer than 2 hours. If longer than 2 hours please provide specifics of the longer trail ride: \_\_\_\_\_

C.18. Who maintains the trails? \_\_\_\_\_ Who owns the trail Property? \_\_\_\_\_

C.19. Other than trail riding, what other activities do you offer participants? \_\_\_\_\_

C.20. What other activities do you provide to ride participants? \_\_\_\_\_

C.21. Approximately how many trail ride **days** per year? \_\_\_\_\_

C.22. Gross Annual receipts estimated for trail rides: \$ \_\_\_\_\_

### **D. HORSE DRAWN VEHICLE RIDES:** Check if **NO Exposure** \_\_\_\_\_

**Horse Drawn Vehicle Rides given primarily on metropolitan roads, used as a taxi service and hired hourly by general public are not eligible for coverage consideration.**

D.1. Do you operate your Horse Drawn Vehicle Rides under another name? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_



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- D.2. Number of year's you have provided Horse Drawn Vehicle Rides? \_\_\_\_\_
- D.3. Indicate the type of ride(s): \_\_\_\_\_ Wagon/Carriage Ride \_\_\_\_\_ Sleigh Rides \_\_\_\_\_ Hay Rides \_\_\_\_\_ Haunted Hay Rides  
\_\_\_\_\_ Tractor Drawn Rides \_\_\_\_\_ Other: \_\_\_\_\_
- D.4. Who is involved in the rides?  
\_\_\_\_\_ Applicant/Owner \_\_\_\_\_ Spouse \_\_\_\_\_ Children (under 16yrs) \_\_\_\_\_ Employees \_\_\_\_\_ Other: \_\_\_\_\_
- D.5. How many wagons, sleds or carriages are used? \_\_\_\_\_ Max. # of passengers \_\_\_\_\_ Max. # horses per vehicle \_\_\_\_\_
- D.6. Sleigh, or carriage is drawn by: \_\_\_\_\_ Horse \_\_\_\_\_ Horse Team \_\_\_\_\_ Other: \_\_\_\_\_
- D.7. Type of wagon/sleigh used: \_\_\_\_\_
- D.8. Age of wagon/sleigh? \_\_\_\_\_ Who maintains the wagon/sleigh and how often: \_\_\_\_\_
- D.9. Are nighttime rides given? \_\_\_\_\_ **If YES**, does wagon/sleigh have the following equipment:  
\_\_\_\_\_ Lights \_\_\_\_\_ Reflectors \_\_\_\_\_ Hydraulic brakes \_\_\_\_\_ Slow moving emblems \_\_\_\_\_ Ladder \_\_\_\_\_ Mobile Steps \_\_\_\_\_ Other: detail \_\_\_\_\_
- D.10. Are rides given on, or cross over, public roads? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- D.11. Are rides given on city and/or metropolitan roads? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- D.12. Average number of days rides are given per week? \_\_\_\_\_
- D.13. Do you have any rides off premises? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- D.14. Do you ever drive in parades? \_\_\_\_\_ **If YES**, Number of Parade days annually: \_\_\_\_\_  
Parade Names: \_\_\_\_\_ Dates: \_\_\_\_\_ Locations: \_\_\_\_\_  
Details on passengers, such as parade marshals, royalty, elected officials, etc: \_\_\_\_\_
- D.15. What other events do you provide rides for? \_\_\_\_\_
- D.16. Do you offer other activities to ride passengers? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- D.17. Is liquor served or allowed during a ride? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- D.18. Average number of ride **days** provided annually? \_\_\_\_\_
- D.19. What is the gross annual receipts for this activity? \$ \_\_\_\_\_
- D.20. Do you get signed waivers/hold harmless release agreements? \_\_\_\_\_ **If YES**, a copy is required.  
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### E. HORSE SALES: Check if **NO Exposure** \_\_\_\_\_

*A sample copy of your Bill of Sale used in horse sales transactions and a copy of your Hold Harmless agreement must accompany this form prior to receiving a quote.*

- E.1. What are your Annual Gross Receipts for this exposure? \$ \_\_\_\_\_
- E.2. Give the estimated number of horses sold annually: \_\_\_\_\_
- E.3. Is the buyer allowed to test ride? \_\_\_\_\_ **If YES**, provide type of test: \_\_\_\_\_ Open field \_\_\_\_\_ Arena \_\_\_\_\_ Other: \_\_\_\_\_
- E.4. Is supervision provided during the test ride? \_\_\_\_\_ **If NO**, please detail: \_\_\_\_\_
- E.5. Are waivers signed for all test rides? \_\_\_\_\_ **If NO**, It is MANDATORY that releases be signed by all test riders.
- E.6. Do you sell horses for others (agent/broker)? \_\_\_\_\_ **If YES**, It is MANDATORY that you use a Hold Harmless Agreement or coverage will be declined.
- E.7. Provide the number of horses sold that are: Owned by you: \_\_\_\_\_ Owned by others: \_\_\_\_\_
- E.8. Do you give any representations, guarantees or warranties? \_\_\_\_\_ **If YES**, please detail: \_\_\_\_\_
- E.9. What are the average values of the horses you sell? \$ \_\_\_\_\_ Maximum Value: \$ \_\_\_\_\_





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### F. **PETTING ZOOS:** Check if NO Exposure \_\_\_\_

#### LIST ANIMAL TYPES AND NUMBER IN THE ZOO:

<u>DOMESTIC/LIVESTOCK/WILDLIFE</u> <u>ANIMALS</u>	<u>NUMBER OF</u> <u>ANIMALS</u>	<u>WILD/EXOTIC ANIMALS</u>	<u>NUMBER OF</u> <u>ANIMALS</u>
<u>OTHER ANIMALS</u>	<u>NUMBER OF</u> <u>ANIMALS</u>	<u>OTHER ANIMALS</u>	<u>NUMBER OF</u> <u>ANIMALS</u>

F.1. Total gross annual receipts – FOR PETTING ZOO ONLY (*total amount of money received before subtracting taxes, costs or expenses*)

\$ \_\_\_\_\_

F.2. Do you transport any animals to another location for petting zoo purposes? \_\_\_\_ Yes \_\_\_\_ No

F.3. If Yes, please describe and detail which animals.

F.4. Are all animals in pens or behind fences, separating them from visitors at all times? \_\_\_\_ Yes \_\_\_\_ No

F.4.1. If No, which animals are allowed full contact with visitors? \_\_\_\_\_

F.5. Are visitors allowed to feed the animals? \_\_\_\_ Yes \_\_\_\_ No

F.5.1. If Yes, which animals are visitors allowed to feed? \_\_\_\_\_

F.6. Are visitors required to sign liability waivers specific to the petting zoo? \_\_\_\_ Yes \_\_\_\_ No If Yes, please attach waiver.

F.7. Do you post information on safety & health precautions on site? \_\_\_\_ Yes \_\_\_\_ No

F.7.1. If Yes, please detail. \_\_\_\_\_

F.8. Do you provide hand washing stations with running water and soap? \_\_\_\_ Yes \_\_\_\_ No

F.8.1. If Yes, how many? \_\_\_\_\_ How frequently are stations checked and replenished? \_\_\_\_\_

F.8.2. If No, please describe hand sanitation policy. \_\_\_\_\_

F.9. Do you provide hand sanitizer? \_\_\_\_ Yes \_\_\_\_ No

F.10. Do you allow outside food or drink into the petting zoo? \_\_\_\_ Yes \_\_\_\_ No

F.11. Do you provide concessions of any kind? \_\_\_\_ Yes \_\_\_\_ No

F.11.1. If yes, provide total Gross Annual Receipts \$ \_\_\_\_\_

F.12. Are photos taken with animals by you or staff members for an additional fee? \_\_\_\_ Yes \_\_\_\_ No

F.12.1. If Yes, which animals can photos be taken with? \_\_\_\_\_

F.12.2. If Yes, provide total Gross Annual Receipts - for photos only \$ \_\_\_\_\_

F.13. Do you allow strollers, pacifiers, baby bottles, spill-proof cups, or toys into the animal area? \_\_\_\_ Yes \_\_\_\_ No

F.14. Please detail the cleaning and disinfecting procedures of the petting zoo including frequency.

F.15. Do you allow visitors to ride any animals? \_\_\_\_ Yes \_\_\_\_ No If Yes, please complete Riding Information below





## BROKER/EQUINE CLUB/ASSOCIATION LIABILITY APPLICATION

### RIDING INFORMATION

F.16. Please list all animals visitors are allowed to ride.

F.17. Total Gross Annual Receipts - from rides only (*total amount of money received before subtracting taxes, costs or expenses*)

\$ \_\_\_\_\_

F.18. How many days in one calendar year are rides given? \$ \_\_\_\_\_

F.19. What is the minimum age of riders? \_\_\_\_\_

F.20. Is it mandatory that parents be present during the entire ride? ☐ Yes ☐ No

F.21. Are riders required to wear any safety gear? ☐ Yes ☐ No

F.22. Are riders required to sign liability waivers? ☐ Yes ☐ No

F.23. Are all rides supervised by facility personnel? ☐ Yes ☐ No

F.24. Are all rides at the designated petting zoo location only? ☐ Yes ☐ No

If No, detail where rides take place. \_\_\_\_\_

### 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 available 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) _____	

### 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



## BROKER/EQUINE CLUB/ASSOCIATION LIABILITY APPLICATION

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



## BROKER/EQUINE CLUB/ASSOCIATION LIABILITY APPLICATION

### 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: \_\_\_\_\_