

Excess Personal Liability Insurance

\$1,000,000 Excess Personal Liability Insurance for sums which you may become legally liable **Personal Excess Liability Insurance** is available through **Membership**. This is to pay as compensation for accidental bodily injury to any person or accidental damage to property or personal injury to any person arising out of the use and/or ownership of a horse or horse-drawn vehicle.

The Horse Council is excited to be offering Personal Excess Liability Insurance as an option to your membership this year. This insurance option is being offered because of the volume of interest expressed by you, the membership. In order to qualify to purchase the Excess Liability Insurance, you must be a current member of the Council. To sign up for a new membership or renew your current membership and purchase the insurance at the same time you must fill out a new membership form.

POLICY INFORMATION:

Policy term: Beginning January 1, (or the date thereafter your application is received and processed) to December 31.

Coverage: Personal Excess Liability

Carrier: Certain underwriters at Lloyd's
A.M. Best Rating A

Description

Each Occurrence - \$1,000,000 (Limit)

Aggregate Limit - \$1,000,000 (Limit)

Coverage:

The Master Policy is to cover your EXCESS PERSONAL LIABILITY in respect of all sums which you may become legally liable to pay as compensation for accidental bodily injury to any person or accidental damage to property or personal injury to any person arising out of the use and/or ownership of a horse or horse-drawn vehicle.

The use and/or ownership of a horse or horse-drawn vehicle are understood to include:

- Riding a horse on the public highway or elsewhere.
- Leading a horse along the public highway or elsewhere.
- Driving a horse-drawn vehicle.
- Grazing or stabling a horse or circumstances where the horse is not in your control.

In the event of your giving permission for any person to use your horse or horse-drawn vehicle, such person will also be indemnified. If you have purchased a family membership, "insured" shall also mean your resident spouse and resident children less than 18 years of age. No coverage is provided for liability arising out of your business or profession or the use of a horse-drawn vehicle for hire, used as main form of transportation, or the practice or preparation for or participation in racing under the rules of any legally constituted racing authority.

Horse Council plus insurance memberships:

The Council has two levels of membership available which include insurance: General membership plus individual Insurance or Family Insurance. The General membership plus Individual insurance includes your Horse Council membership, plus the personal excess liability insurance for the member and any permanent residents of the member's household under the age of 18. The General membership plus Family insurance includes your normal Horse Council membership, plus the personal excess liability insurance for the member, member's spouse, and any permanent residents of your household under the age of 18.

If you decide to purchase the insurance, the Horse Council Treasurer must receive the following two items:

- 1) Your application for Council membership (You can go to our web site and download the application).
- 2) Your personal check for payment of either the Individual Membership Plus the individual insurance or the Family insurance, made out to the Arizona Horse Council. Or

If you have already sent in your membership application, or you are a multi year member or a Lifetime Member, you may purchase the insurance at any time during the year by sending a check to the AzHC Treasurer for:

- 1) \$21.00* for Individual Personal Excess Liability Insurance or
- 2) \$40.00* for Family Personal Excess Liability Insurance.

* Please include a note with the name and address in which you have your membership for confirmation.

Your insurance coverage will begin the day your application and check are processed by the AzHC secretary. All policies expire at midnight December 31. Please note that due to various mail delivery timeframes, inclement weather and other unforeseen circumstances, processing could take 2-3 weeks. Your coverage is not in place until your application has been processed. You will receive a AzHC membership card in the mail, as well as confirmation of coverage from Equisure. If you do not receive either of these items within 3-4 weeks, please call the AzHC Treasurer at 520 510-8372.



Frequently Asked Questions

about the Personal Excess Liability Insurance administered by Equisure, Inc. for Association Resource Group (ARG) and their affiliates

November 2012

THIS INSURANCE IS EXCESS AND NOT INTENDED TO BE YOUR PRIMARY EQUESTRIAN LIABILITY COVERAGE.

• **When does my personal excess insurance start and end?** The personal excess coverage starts when your membership is approved and the premium is paid to Equisure. Coverage ends 12:01am on December 31st of every calendar year.

• **If my membership starts in June, when will my insurance coverage start?**

Your insurance will start the month and day you purchase your membership and get approval from your club or association (see above). For example, you will have coverage for approximately 7 months if you joined in June and coverage for 12 months if you join in January. In both cases the coverage will end 12:01am on December 31st.

• **How can I get a copy of the Master Policy?** Contact Equisure directly with proof of your membership and request a copy of the Master Policy or send an email request to jennifero@equisure-inc.com. Please note, the Master Policy may not be posted on any websites or reproduced without prior written consent from the management of Equisure.

• **Do members get anything showing proof of insurance coverage?** Yes. Association Resource Group will provide Evidences of Insurance (a brief summary of coverages, conditions and exclusions) that can be distributed to members only. Like the Master Policy, the Evidences of Insurance may not to be posted on websites or reproduced in any fashion without written consent from Equisure.

• **How would this insurance apply if I have homeowners insurance?** This policy is excess over any other valid and collectible underlying insurance. If you have underlying insurance, such as homeowners insurance, this policy is excess over that insurance. If you have no other underlying insurance this policy would become primary.

• **I am a trainer and run a horse breeding operation, does this insurance cover me?** No coverage is provided for liability arising out of your business or profession or the use of a horse-drawn vehicle for any commercial purpose.

• **If my horse is boarded away from my residence or I give my horse to someone to ride, am I an insured?** Yes. Coverage may apply for grazing or stabling a horse or circumstances where the horse is not in your control.

• **Is my horse covered if it dies?** No. This policy does not provide animal mortality coverage for horses you own. **Horse Mortality Insurance** can be purchased by calling Equisure (800-752-2472) or visiting their website at www.equisure-inc.com.

• **Does coverage apply to everyone living in my household?** No. Cover will apply to the member only OR your resident spouse and your resident children under 18 years of age if you have a family membership.

• **I fell off my horse and broke my arm, what kind of coverage do I have for this?** None. This is not a medical or accident insurance policy for the insured.

• **What excess limit is provided under this policy?**

\$1,000,000 aggregate limit ~ \$1,000,000 per occurrence limit

• **Can I increase the limits provided by this policy?** No.

• **Can I add an additional insured to this policy?** No. This policy provides personal excess liability insurance for you. It does not allow for the addition of barns or other additional insured's.

• **What should I do if I think I have a claim?**

1. Write down all the details about the incident while they are fresh in your mind.
2. Get the names and phone numbers for any witnesses. 3. Do not admit fault or make any monetary payment. 4. Contact Equisure at 800-752-2472. Also, be sure to notify your primary insurance carrier.

• **Does this policy provide primary coverage for horse and buggy transport?**

No coverage is provided for liability arising out of or caused by the use of a horse or horse-drawn vehicle as a primary means of transport.

For any additional questions please contact Equisure, Inc.

Phone 800-752-2472 or Fax 303-614-6967

Or email diane@equisure-inc.com

Other Insurance Products Available To Members:

Farm Directors and Officers Liability

Animal Mortality Trainers Insurance

Horse Club Liability Fidelity/Crime Insurance

To find our more, visit Equisure on the web at www.equisure-inc.com

2016

Benefits

Association Resource Group

"Enhancing Membership Quality"

To access benefits please visit

<http://www.associationresource.net/MemberBenefits.html>

Featured



EQUISURE
Protect Your Passion™

Only ARG members can receive Equisure's Excess Personal Liability Insurance. Please contact Equisure for complete policy details.

Featured



ARG members can now receive discounts on their equine, personal & pet prescriptions from hundreds of participating pharmacies.



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