

BLUE BRIDLE INSURANCE AGENCY

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RIDING CLUB LIABILITY PROGRAM

UNDERWRITTEN BY AMERICAN BANKERS INSURANCE COMPANY

It is our pleasure to provide an outline highlighting the principle features of this program, and is issued as a matter of information only. The terms and conditions of the insurance policy, forms and endorsements shall control all coverage afforded under the program and coverage questions should be referred to the policy.

THE CLUB PROGRAM

Limits of Liability - \$1,000,000 each occurrence with \$2,000,000 General Aggregate.

Insured - The organization (club) and all of its executive officers and directors but only while acting in the scope of their duties as such; the members with respect to their liability arising from the club's activities or activities they perform on behalf of the club; employees for acts within the scope of their employment by the insured/club. (Members are defined as individuals that are paying dues as defined by the club's published roster and in good standing, abiding by the club's by-laws.)

Principal Coverages - Commercial Liability - Bodily Injury and Property Damage. The company pays all sums which an insured becomes legally obligated to pay as damages to which this insurance applies, arising out of a club organized and approved, supervised activity.

Medical Payments - \$5,000 Limits. For bodily injury to non-members due to an accident on premises the club owns or rents arising out of club operations, regardless of fault.

Personal and Advertising Injury Liability - Coverage for which an insured becomes legally obligated to pay as damages to which this insurance applies and arises out of the conduct of the insured's activities. Personal and advertising injury means injury (other than bodily injury) that arises out of offenses, i.e. oral or written slander or libel or violating a person's right of privacy. Advertising injury also includes misappropriation of advertising ideas and infringement of copyright, title, slogan trademark or trade name.

Incidental Contractual Liability - Coverage for bodily injury or property damage liability which is assumed under a contract or agreement for lease of premises.

Products/Completed Work - The Company pays all sums which an insured becomes legally obligated to pay as damages due to bodily injury or property damage arising out of the products hazard to which this insurance applies. ("Products" is simply defined as goods or products sold, handled, distributed or disposed of by the insured.)

Host Liquor Liability - Included, unless you are in the business of manufacturing, distributing, selling or furnishing alcoholic beverages. (Do not sell alcoholic beverages.)

Fire Legal Liability - \$50,000 Limit. The company pays for property damage to buildings which you rent or lease from another if the damage is caused by fire for which the insured is legally liable.

Additional Insured - Landowner Endorsement - *Optional* coverage to include named landowners as an insured, upon request, but only for liability arising out of designated premises while the club leases or occupies those premises; or for financial control they have over you.

Exclusions Include (but not limited to) Bodily Injury or Property Damage:

...bodily injury, property damage, personal injury and/or advertising injury to an insured

...liability which is assumed under a contract or an agreement

...arising out of the ownership, operation, use of an auto, aircraft or mobile equipment

...arising out of the discharge, dispersal, release or escape of pollutants

...to participants in hunts, rodeo-type events, racing, vaulting and polo (or practice)

...to property owned by, occupied by or rented to you, except as covered under Fire Legal Liability

...to personal property in the care, custody or control of the insured

...injury to or destruction of owned, hired or borrowed ponies or horses, trailers, tack or other equipment which is in the care, custody or control of the insured

(Note: horses tack and related equipment are usually in the care of the owners/trainers, not in the care, custody or control of the club/organization sponsoring an event.)

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The Horse Show Insurance Plan

The Club Program, providing coverage for horse shows organized by the individual clubs, includes the following coverage and conditions:

Additional Insured: The Horse Show Organization, The Individual Committee Members, Officials, Judges, Premises Owners, and Course Designers but only while acting at the direction of and within the scope of their duties for the insured club.

Premium: Premium charge is based on the actual number of show/event days, (not including the one day prior for show preparation and one day following for dismantling.) If the public is allowed onto the premises, an additional public day must be declared.

Event Days: The Company requires prior notification of all public event days. *At time of application*, member clubs are asked to report all events that are scheduled, including tentative

dates and locations. Additional days can be added throughout the year with a written request. **Four weeks prior notice to the agent is advisable for endorsements to the policy to be issued and Certificates of Insurance to be provided (upon request).** Insurable interest of individuals/entities (relationship to the insured/event) must be identified when applying for additional insured coverage.

Note: The insured must require that all independent contractors (including clinicians, concessionaires, vendors) who will be on the show grounds furnish the insured with a Certificate of Insurance as evidence that Public Liability insurance, Auto and Worker's Compensation insurance is in force during the show. In most cases, your organization should be named as Additional Insured on their policy.

Premium payments are due prior to the effective date of coverage.

To obtain premium quotation for shows open five days or longer, detailed information will be requested, including estimated total gross receipts, number of spectators per day and seating capacity.

IMPORTANT

RELEASES: The Company requires that all participants / horse show exhibitors in any event sign a release of liability / hold harmless agreement. A current sample of the release being used is to be submitted to Blue Bridle Insurance Agency. If the participant is a minor, the release must be signed by a parent or legal guardian. (Trainers and instructors are not legal guardians.) The release forms must be maintained by the organization for the appropriate legal time limit as required by state statutes.

IN CASE OF ACCIDENT: Blue Bridle Insurance Agency must be notified by the first business day after an occurrence. It is required by the Company that you forward to Blue Bridle a completed Accident Report (included with your policy) and a copy of the signed release of liability form.