

# **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 of the principal features of the Riding Club Liability program. This outline highlights the program and is for informational purposes 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** - Choice of \$1,000,000 / Occurrence with \$2,000,000 General Aggregate  
500,000 / Occurrence with \$1,000,000 General Aggregate

**Insured** - The organization (club) and all of its executive officers and directors while acting in the scope of their duties; 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 Coverage - 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 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.

**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.)

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

**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.

**Host Liquor Liability** - is included unless you are in the business of manufacturing, distributing, selling or serving alcoholic beverages.

**Exclusions Include** - Bodily Injury or Property Damage:

...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

...participants in hunts, rodeo-type events, racing, vaulting and polo

Cross Liability - bodily injury, property damage (or personal injury) to an insured

Property Damage to property in the care, custody or control of an 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 an 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 the event.

## **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 or event days, not including one day prior for show preparation and one day follow for dismantling. If the public is allowed onto the premises, an additional public event 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. Four weeks prior notice to the agent is advisable for endorsements 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.

**Important:** The insured must require that all independent contractors (including concessionaires 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 will want to be named as Additional Insured on their policy

**Please Note:** Medical payments coverage is provided (regardless of fault) for all participants provided the insured has secured a release from each entrant.

**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 gate receipts, number of spectators per day and seating capacity.