

Coverage Summary for Equine Club/Association Liability

Because horse clubs and associations host events where the general public is in attendance, this can lead to liability insurance claims being made against them. Coverage under our horse club/association policy is designed to cover all events of the organization throughout the year such as shows, clinics, exhibit booths, meetings, trail rides, parades, etc. in the event someone is injured and tries to hold the club/association responsible. This coverage is often referred to as "spectator coverage" and does not cover members of the club/association.

Generally, the club/association can select limits of liability of \$300,000., \$500,000. or \$1,000,000. per claim, including \$5,000. medical payments per person. Most insurance companies will include up to 7 event days within the policy minimum premium. There will be an additional charge for event days over 7. The annual premium for this coverage is usually based on the number of event days per year.

NOTE: This policy also includes full legal defense cost in addition to the limit of liability and Fire legal Liability up to \$50,000 for facilities you may be renting.