

## Equine Liability Application

Application Date \_\_\_\_\_ Policy # \_\_\_\_\_  
 Agency Name \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_ State/Province \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

**Company Use Only:** Customer#/SubID \_\_\_\_\_ Producer# \_\_\_\_\_

Entity Type:  Individual  Corporation  LLC  Partnership  \_\_\_\_\_

Billing:  Direct Bill Pay Plan: \_\_\_\_\_

Bill To:  Insured  Mortgagee

Quote needed by \_\_\_\_\_ Requested Effective Date \_\_\_\_\_

Your policy will be delivered electronically.

### Applicant Information

Named Insured \_\_\_\_\_

Additional Named Insured Supplemental Attached *(Required for multiple Named Insureds)*

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State/Province \_\_\_\_\_ Zip \_\_\_\_\_

County \_\_\_\_\_ Phone# \_\_\_\_\_ FEIN# \_\_\_\_\_

Web Address \_\_\_\_\_ Email \_\_\_\_\_

Inspection Contact Name \_\_\_\_\_ Phone# \_\_\_\_\_

#### Coverages to be quoted

- Monoline Liability  Monoline Liability  Equine Care, Custody, Control  
 Umbrella *(Not applicable in Canada)*  Employee Benefits Liability

**A State specific ACORD Auto Application is required in order to quote Auto. ACORD Watercraft Application required for Watercraft. Employee Benefits Liability Supplemental Questionnaire required for EBL Coverage**

**General Underwriting Questions**

**Loss History**

None

*(List all losses for the past 5 years that affect coverage lines requested above)*

Date	Coverage Line	Description	Paid	Open	Closed
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

**Prior Carrier Information**

Coverage Line	Company	# of years	Expiring Premium
Property			
Liability			
Care, Custody, Control			
Umbrella			

- |   | N/A                      | Yes                      | No                       |
|---|--------------------------|--------------------------|--------------------------|
| 1. Are you age 18 or over?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have you been declined, cancelled or non-renewed in the past 3 years?<br>If yes, explain _____   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Any past losses or claims relating to sexual abuse or molestation allegations, discrimination or negligent hiring?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. During the last five years, has any applicant been indicted for or convicted of any degree of the crime of fraud, bribery, arson or any other arson-related crime in connection with this or any other property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. How many years experience/in the business with horses? _____   |                          |                          |                          |

**Location Schedule**

Additional Locations Supplemental Attached

PC = Protection Class

Street Address	City/State/Province	County	Zip	PC	Owned	Acres
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	

**If no Property Coverage is desired, please skip to the General Liability Section on Page 6.**

**General Liability Underwriting Questions**

N/A      Yes      No

**Company Use Only:**

Limits:  \$1,000,000/\$2,000,000

1. List all Equine Operations \_\_\_\_\_

Are you engaged in any other farm business, profession, or trade including but not limited to hay sales and custom farming?            

If yes, please provide details:

2. Is the applicant involved in any of the following activities? *(Please check activities applicable)*

- |   |   |
|---|---|
| <input type="checkbox"/> Dude Ranch   | <input type="checkbox"/> Polo/Horse Ball                                    |
| <input type="checkbox"/> Entertainment/Amusements involving animal farms/Agritourism/Agritainment | <input type="checkbox"/> Hunting/Fishing on premises <i>(non-residents)</i> |
| <input type="checkbox"/> Pony Rides/Petting Zoos  | <input type="checkbox"/> Motorcycles, ATV's <i>(other than resident)</i>    |
| <input type="checkbox"/> Hay/Carriage/Sleigh Rides  | <input type="checkbox"/> Vaulting   |
| <input type="checkbox"/> Public Horse Rentals/Trail Rides   | <input type="checkbox"/> Holds Races on Premises                            |
| <input type="checkbox"/> Fox Hunting  | <input type="checkbox"/> Gymkana/Mounted Games                              |
| <input type="checkbox"/> Parades  | <input type="checkbox"/> Mounted Shooting                                   |
| <input type="checkbox"/> Rodeos   | <input type="checkbox"/> Equine Sports Therapy <i>(including massage)</i>   |
| <input type="checkbox"/> Equine Assisted Therapy  | <input type="checkbox"/> Birthday Parties                                   |

Please explain any checked activities:

3. Are dogs owned?            

How many? \_\_\_\_\_ Breed \_\_\_\_\_

Any past claims?            

If yes, explain \_\_\_\_\_

Are clients' dogs allowed at the facility?            

Leashes Required?            

**4. Recreational Motor Vehicle (AL7405)**

Class Code 07990

Year	Make	Model	Serial or Motor Number	Number of	Use

**General Liability Underwriting Questions *Continued***

	N/A	Yes	No
5. Is Unlicensed Farm Vehicle Liability Coverage needed? How many vehicles? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Do any non-Boarders, Associations, Pony Clubs, 4-H, Girl/Boy Scouts, etc. use your facility? <b>If yes</b> , please explain _____ Do you lease any part of the building/land to someone else? <b>If yes</b> , please explain _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Type of Fencing? _____ Are all fences/gates in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is there a pool, aqua treadmill, hyperbaric chamber or similar item on your property? Please provide details: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Is there an airstrip on the premises?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Do you lease horses to or from others?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you judge shows? Receipts _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you have any operations or horses in any country outside of the U.S.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ADDITIONAL INSUREDS**     Supplemental Additional Insureds Schedule Attached

Name/Address	Relationship to Insured

*If you are requesting a quote for monoline liability and would like to schedule any locations please fill out and attach the additional location supplemental.*

	Yes	No
<b>PERSONAL LIABILITY for "Personal Activites" desired?</b>	<input type="checkbox"/>	<input type="checkbox"/>

1. **If yes**, then please list below the names and addressses of all individuals to be afforded Personal Liability coverage.

(Note that it is not necessary to list the spouse, children and relatives of these listed individuals if they live in a "residence premises" or dwelling that we insure for a premium charge.)

Name	Address (Include Zip)

General Liability Underwriting Questions *Continued*

N/A

Yes

No

**RIDING INSTRUCTION** (*Teaching the Rider*)  Not Applicable1. Riding Instruction provided by:  You  Independent Instructor  Employee

2. How many Independent Instructors are giving instruction? \_\_\_\_\_

3. Describe the experience/qualifications of you and your employees: \_\_\_\_\_  
\_\_\_\_\_Are you/employee a certified instructor?   

By whom? \_\_\_\_\_

4. Number of students per week given lessons by you or your employee: \_\_\_\_\_

5. Number of students per week given lessons by an independent instructor: \_\_\_\_\_

6. What is the minimum age of the students? \_\_\_\_\_

7. What is the maximum number of students per instructor per lesson? \_\_\_\_\_

**EQUINE RIDING THERAPY**  Not Applicable1. Do you offer Equine Riding Therapy?   2. Are you PATH or Eagala certified?   **If PATH certified**, please attach the Equine Therapeutic Riding Supplemental application**DAY CAMPS**  Not Applicable1. Do you hold day camps?   **If yes**, please complete the separate Day Camp Supplemental.**HORSE TRAINING** (*Training of Horses*)  Not Applicable

1. What type of training is given? \_\_\_\_\_

2. Total payroll related to Training: \_\_\_\_\_

3. What is the average number of horses trained per year? \_\_\_\_\_

**BOARDING OF NONOWNED HORSES**  Not Applicable

1. What is the total # of non-owned horses including non-owned broodmares? \_\_\_\_\_

2. Is temporary overnight boarding provided?   

Describe \_\_\_\_\_

3. Is board self board or full care?  Self  Full

4. Annual Payroll \_\_\_\_\_

**If no payroll provided**, explain.**BREEDING**  Not Applicable

1. Breeding Payroll \_\_\_\_\_ # of Owned Broodmares \_\_\_\_\_

# of Owned Stallions \_\_\_\_\_ # of Nonowned Stallions \_\_\_\_\_

2. Do you offer foaling services?   **OWNED HORSES**  Not Applicable

Only include Owned horses not otherwise accounted for in Breeding/Training sections

1. What is the total number of equines you own or lease for your own use? \_\_\_\_\_

2. Of those, how many are used for the following activities:

Sales Prep \_\_\_\_\_ Showing \_\_\_\_\_ Pleasure Riding \_\_\_\_\_ Instruction \_\_\_\_\_

Retired \_\_\_\_\_

General Liability Underwriting Questions *Continued*

	N/A	Yes	No
<b>SALES BY YOU</b> <input type="checkbox"/> Not Applicable			
1. Are you in the business of selling horses? How many horses do you sell per year? Owned by you: _____ Owned by Others: _____ What are the annual Gross Receipts for Horse Sales? _____ What is the method of sale? ( <i>private treaty, auction, consignments</i> ) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you sell tack or clothing? <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Reconditioned Tack <input type="checkbox"/> None Receipts _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you offer repair of tack or riding equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you/employee perform any type of farrier services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>CLINICS</b> <input type="checkbox"/> Not Applicable			
1. Do you hold/sponsor clinics for non-students on your premises? Off Premises? Details _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Type of Clinics _____			
3. Number of Clinics _____ Number of days per clinic _____			
4. Average Attendance _____			
5. Who teaches the clinics? _____			
6. Do you require outside clinicians to provide proof of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HORSE SHOWS</b> <input type="checkbox"/> Not Applicable			
1. Do you manage/sponsor any horse shows on your premises? Off Premises?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Number of spectators per day _____ Number of participants per day _____ Are there any individual show dates where the number of participants exceeds 150 or the number of spectators exceeds 1000?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Dates of shows _____			
4. Types of shows _____			
5. Waiver Athletic Sports Participants Exclusion ( <i>The Athletic Sports Participation Exclusion is automatically applied to foxhunting, cross country jumping, polo, vaulting, eventing and rodeo type events.</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you have bleachers or grandstands? Construction _____ Height _____ Seating Capacity _____ <input type="checkbox"/> Owned <input type="checkbox"/> Rented	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you sell feed, grain, hay or shavings to participants? Receipts _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you provide RV or camper hookups during these shows? Number of hookups _____ Receipts _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Do you directly provide concessions during these shows? Receipts _____ <b>If yes, explain</b> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**General Liability Underwriting Questions *Continued***

	N/A	Yes	No
10. Do you have vendors on the premises during these shows? <b>If yes, explain items sold</b> _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Describe any entertainment/activities managed by you at the event ( <i>other than equine-related</i> )			

**Risk Management Controls** (*Required for General Liability and Care, Custody, Control*)

	N/A	Yes	No
Review <a href="https://www.insureyourhorse.com/industry-resources/equine-activity-statutes/">https://www.insureyourhorse.com/industry-resources/equine-activity-statutes/</a>			
Certificate of Insurance on file for Independent Contractors ( <i>Riding Instruction/Training</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of Insurance shows WC coverage for Independent Trainers ( <i>Racehorse Training only</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certificate of Insurance obtained from all Vendors ( <i>Horse Shows/Clinics</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Release/Hold Harmless agreement in use ( <i>Riding Instruction/Training/Boarding/Breeding/Shows</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boarding Contract in Place ( <i>Boarding</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lease Agreement in Place ( <i>Owned Horses Leased to Others</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Equine Liability Signs Posted ( <i>All Exposures</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24 Hour Supervision of facility ( <i>All Exposures</i> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Equine Care, Custody, Control Section** **COVERAGE IS NOT DESIRED**

Limits:

- |   |  |
|---|--|
| <input type="checkbox"/> \$5,000 per horse/\$25,000 aggregate   | <input type="checkbox"/> \$25,000 per horse/\$250,000 aggregate  |
| <input type="checkbox"/> \$5,000 per horse/\$50,000 aggregate   | <input type="checkbox"/> \$50,000 per horse/\$250,000 aggregate  |
| <input type="checkbox"/> \$10,000 per horse/\$50,000 aggregate  | <input type="checkbox"/> \$100,000 per horse/\$300,000 aggregate |
| <input type="checkbox"/> \$10,000 per horse/\$100,000 aggregate | <input type="checkbox"/> \$200,000 per horse/\$500,000 aggregate |

	N/A	Yes	No
1. What is the maximum number of non-owned horses you have at any one location at any time? _____			
2. Are you for hire to transport non-owned horses not normally in your care? <i>**Commercial Hauling of non-owned horses other than those you train/breed/board is excluded**</i> Maximum trips per year _____ Radius _____ # of horses per trip _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Describe any losses or potential claims involving non-owned horses in the past 3 years including deaths of any animals in your custody, even if a claim was not presented:			

**Umbrella Section (Not applicable in Canada)**

Please provide copies of all non-Great American policies (A-rated carriers only) for which umbrella coverage is requested.

**COVERAGE IS NOT DESIRED**

1. Requested Limit of Insurance:

- \$1,000,000       \$3,000,000       \$5,000,000  
 \$2,000,000       \$4,000,000       \$ \_\_\_\_\_

2. Schedule of Underlying Insurance       Umbrella Additional Underlying Policy Supplemental Attached

Company	Type of Coverage	Limits
<input type="checkbox"/> _____ Policy# _____ Eff _____ To _____	Employer's Liability	\$ _____ Each Accident \$ _____ Each Policy \$ _____ Each Employee by Disease
<input type="checkbox"/> Great American <input type="checkbox"/> _____ Policy# _____ Eff _____ To _____	Automobile Liability <input type="checkbox"/> Farm <input type="checkbox"/> Commercial <input type="checkbox"/> Non-owned <input type="checkbox"/> Hired	\$ _____ Combined Single Limit \$ _____ Bodily Injury - Each Person \$ _____ Bodily Injury - Each Accident \$ _____ Property Damage
<input type="checkbox"/> Great American <input type="checkbox"/> _____ Policy# _____ Eff _____ To _____	General Liability <input type="checkbox"/> Farm <input type="checkbox"/> Commercial <input type="checkbox"/> Personal	\$ _____ General Aggregate \$ _____ Products/Completed Ops \$ _____ Personal & Advertising Injury \$ _____ Each Occurrence
<input type="checkbox"/> Great American <input type="checkbox"/> _____ Policy# _____ Eff _____ To _____	Watercraft Liability	\$ _____ Per Occurrence \$ _____ Aggregate

3. Does the applicant have any of the following exposures?       N/A
- Owned or Leased Aircraft       Migrant workers used in farming operations  
 Custom Application of Farm Chemicals for Others       Watercraft

4. Auto Details (Not required if filling out a separate Auto Application and we will be the only Auto Carrier)

# of Private Passenger Vehicles \_\_\_\_\_ # of Heavy Truck Tractors \_\_\_\_\_  
 # of Light Trucks \_\_\_\_\_ # of Heavy Trucks \_\_\_\_\_  
 # of Medium Trucks \_\_\_\_\_ # of Buses \_\_\_\_\_  
 # of Extra Heavy Truck Tractors \_\_\_\_\_

Are there any drivers under the age of 21?      **N/A**      **Yes**      **No**

          

**Uninsured/Underinsured Motorists Coverage (UM/UIM) is excluded on the Umbrella with the following exceptions:**

**LA, NH and VT:**      **UM/UIM is included but the maximum selected Umbrella limit is \$1,000,000.**  
**FL and WV:**      **Is UM/UIM coverage desired?**                    
                                  **If yes, the maximum selected Umbrella limit is \$1,000,000.**



