Frequently Asked Questions

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

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

Q When does my equine personal excess liability insurance start and end?

A The coverage starts when your membership is approved and the premium is paid to Equisure. Coverage ends 12:01 am on December 31st of every calendar year.

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

A Your coverage will start the month and day you purchase your membership. For example, you will have coverage for approximately 7 months if you joined in June and coverage for 12 months if you joined in January. In both cases the coverage will end 12:01 am on December 31st.

Q How can I get a copy of the Master Policy?

A Contact Equisure directly with proof of your membership and request a copy of the Master Policy or email a request to info@equisure-inc.com. Please reference your membership affiliation, your full name, and the date you joined your club. The Master Policy may not be posted on your association/club website or reproduced without prior written consent from the management of Equisure.

Q Do members get anything showing proof of coverage?

A Yes. Your club/association will be provided with certificates of Insurance (a brief summary of coverages, conditions and exclusions) these may be distributed only to members. Like the Master Policy, the Certificate of Insurance may not to be posted on websites or reproduced in any fashion without written consent from Equisure.

Q How would this insurance apply if I have homeowners insurance?

A This policy is excess over any other valid and collectible underlying insurance. If you have underlying insurance, such as homeowners/farm insurance, the equine excess liability policy is excess over any other insurance. If you have no other underlying insurance this policy could become primary.

Q I am a trainer and run a horse breeding operation, does this insurance provide coverage for my business?

A No. Coverage for equestrian businesses and business related activities are excluded from the equine personal excess policy. Please contact Equisure for more information or to purchase **Professional and/or General Liability insurance** for your equine training activity and/or any other equine business operation.

Q If my horse is boarded away from my residence, would this policy provide coverage?

A Coverage could apply, on an excess basis, any other insurance is primary. This policy could provide coverage for equine related incidences away from your residence for which you are personally liable or negligent.

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Q If I lend my horse to someone to ride, how could coverage apply?

This policy would be excess but provides coverage for bodily injury and/or property damage to a third party for an equine related incident caused by a horse you own for which you are held legally liable. **A**

Q Is my horse covered if it dies?

No. This policy does not provide animal mortality coverage for horses you own. **Equine Mortality/Major Medical Insurance** can be purchased by calling Equisure (800-752-2472) or request an internet quote at **www.equisure-inc.com**. **A**

Q How are insureds defined?

Family Membership: includes "you", your resident spouse and your children under 18 years of age. The each occurrence limit is the most we will pay for the sum of damages claimed against you, your resident spouse and your resident children under 18 years of age.
Individual Membership: The Each Occurrence Limit is the most we will pay for the sum of damages claimed against you (the member) arising out of one occurrence.
For any claim to be considered, the member(s) must have a valid membership and be in good standing with the affiliate association/club of Association Resource Group. The General Aggregate limit is the most we will pay for the sum of all damages claimed. **A**

Q If I fall off my horse and broke my arm, would this policy provide coverage?

No, not under the Personal Excess Policy. This is not a medical insurance policy. You would need to have your own health or accident insurance. **A**

Q What limits are provided by this policy?

The limits provided under this policy per household and are shared by all member of the same residence: $1,000,000 per occurrence limit ~ $1,000,000 aggregate limit **A**

Q Can I increase the limits provided by this policy?

No. But you can apply for coverage under a Primary Equine Liability policy to get underlying limts. **A**

Q Can I add an additional insured to this policy?

This policy provides equine personal excess liability insurance for the member. It does not allow for the addition of additional insureds. If needed, you can purchase Primary Equine Liability insurance for owned horses on a primary basis and add an additional insured. **A**

Q What should I do if I think I have a claim?

1. Immediately document all the details about the incident 2. Get the names and phone numbers of any witness(es) 3. Do not admit fault or make any monetary payment 4. Contact Equisure at 800-752-2472. **A**

For any additional questions please contact Equisure, Inc.

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EQUISURE INC.
INSURANCE

Examples of claims paid under the Equine Personal Excess Liability policy

Claim		
	Incident Description: **Insured's horse was being ridden by a potential trainer. The trainer fell and broke their leg.**	Amount: **Medical Bills $237,000**

Claim		
	Incident Description: **Insured's horse got out of a temporary stall during a horseshow. The horse was struck by a car.**	Amount: **Totaled Vehicle $10,700**

Claim		
	Incident Description: **Claimant leaned into a stall to kiss a horse, & it bit her nose**	Amount: **Bodily Injury $212,500**

Claim		
	Incident Description: **Insured's horse was spooked in a parking lot when a dog locked in a parked car started barking. Horse kicked the car.**	Amount: **Property Damage $2,500**