



## Members of Harness Horsemen International Markel Insurance- Effective 06/01/22 - 06/01/23

### Commonly Asked Questions

	<u>Limited Mortality Coverage</u>	<u>Third Party Liability Coverage</u>
<b>Who's Covered?</b>	<b>"Insured:"</b> Member in <b>"Good Standing"</b> of Harness Horsemen International.	<b>"Insured:"</b> Member in <b>"Good Standing"</b> of Harness Horsemen International. <ul style="list-style-type: none"> <li>■ Owning 25 "Horses" or less</li> <li>■ <b>"HORSE"</b> defined as: Standardbred racehorse that is actively involved in racing and/or race training, owned, borrowed, or leased by a member of Harness Horsemen International in <b>"Good Standing."</b></li> </ul>
<b>Where am I covered?</b>	Only at Tracks and Training Center <u>specifically scheduled</u> (listed) on the policy or approved by Markel and added by endorsement.	Anywhere you conduct the business of racing or race training in US and Canada. <u>NOTE:</u> No participant coverage for liability on the track while racing or training.
<b>Is my horse covered while being transported (referred to as "transit coverage")</b>	Subject to all other terms, conditions - coverage applies while an eligible horse is being transported to or from any United States Trotting Association (USTA) track, Canadian Trotting Association (CTA) track, or approved training facility on file with Markel.	

Note: Words in BOLD type found on definitions page of policy (See attached)



	<b><u>Limited Horse Mortality</u></b>	<b><u>Third Party Liability</u></b>
<b>My Coverage Applies:</b>	<p>Excess over any other valid or collectible insurance (IL-1201) 11-85</p> <p>No Coverage for member who owns more than 25 "<b>HORSES</b>" as defined in the policy</p>	As Excess for liability arising out of bodily injury on property damage caused by a " <b>HORSE.</b> "
If I own more than 25 <b>HORSES</b> " as defined by the Markel policy or I am concerned about coverage for claims that could occur out of my other operations?	Purchase your own Mortality policy.	<p>Purchase your own:</p> <ul style="list-style-type: none"> <li>▪ Horse owners</li> <li>▪ Farm owners</li> <li>▪ Homeowners</li> <li>▪ Businessowners</li> </ul> <p>Markel offers a full line of Equine policies. Visit <a href="http://www.horseinsurance.com">www.horseinsurance.com</a></p>
Is there coverage for liability which arises out of an accident on the track?	N/A for mortality coverage	No. Exclusion G. Athletic or Sports participants. This insurance does not apply to "Bodily Injury" to any person while practicing for, instructing, or participating in any sport, athletic contest, exhibition- Refer to MGL, 181 pages 3-11 for complete wording.

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	<u>Limited Horse Mortality</u>	<u>Third Party Liability</u>
<u>Training Centers:</u> A. As a member, is my standardbred horse covered under the limited mortality coverage <b>anywhere</b> it is stabled? B. If I am at USTA/CTA track and transporting my <b>"HORSE"</b> back to my farm, do I have coverage if the horse is killed in an auto accident?	A. No, the track or training center must be listed (scheduled) on the policy.  B. Yes, subject to policy wording you would have coverage because you were transporting your horse <b>to or from</b> any USTA/CTA track.	
As a member in <b>"Good Standing,"</b> am I covered for bodily injury and property damage caused by my <b>"HORSE"</b> wherever my horse is training or racing?	N/A	With exception of on track accidents, the liability coverage follows the <b>"HORSE"</b> anywhere in the US and Canada.
Is this my own policy and limits?	No. This is an association policy with limits shared by all eligible members. Policy does have aggregate limits applying to all paid claims in a policy year. See outline of limits.	
Can Markel add another person as "Additional Insured" under the policy?	N/A	No. No additional interests can be added to the policy or listed on a Certificate of Insurance.

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Can this policy be used as proof of "Primary" coverage?	No.	No.
I stable my five (5) standardbred horses at a training center that has 100 horses at the facility. Am I eligible for coverage?	Only if the training center is listed on the policy.	Yes, eligibility criteria is number of " <b>HORSES</b> " you own, Lease or rent, up to 25 horses. No coverage for a member that owns more than 25 horses under the liability section of the policy
I own 25 " <b>HORSES</b> " as defined by your policy. Am I eligible for coverage?	YES. Note: If you own 26 or more then you are required to have your own individual or business insurance	YES. Note: If you own 26 or more then you are required to have your own individual or business insurance
If a person comes onto my farm property and sustains an injury from a trip and fall. Am I eligible for coverage?	N/A	No. Only bodily injury or property damage caused by a member owned " <b>HORSE</b> " would be covered. Seek supplemental coverages for these exposures. Ex: Farm owners, Homeowners.
My training center or farm is not listed as a covered location. How do I apply for coverage?	Complete an application and submit it to Markel for approval. Application and cost available from Donna Hartman at HHI.	N/A
Does this policy continue during the off season or at a track facility on dark days?	Yes, if the location is scheduled, coverage continues. Subject to all terms/conditions.	Yes, as long as training activities are being conducted.
If I am a member of an LLC that owns a horse, do I need to be an individual member of the association?	YES	Yes – policy does not cover the LLC for operations. Provides coverage for individual members' interest.

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Does this policy cover "theft" of tack/equipment?	No. Theft of tack/ equipment is excluded.	N/A
Does the location where I train my " <b>HORSE</b> " have to be "licensed: for my coverage to respond?	No, but the location must be scheduled on the policy.	No.
I am a " <b>member in good standing</b> " of HHI and I travel to Canada to race. Does my coverage follow me?	Only while transporting your horse to or from a CTA facility.	Yes, the liability coverage follows you anywhere in the US or Canada.
If I have a claim, what do I do?	Advise Markel immediately using the Harness Horsemen International Claim Form: <ul style="list-style-type: none"> <li>▪ Complete and sign the two-page claim form</li> <li>▪ Coordinate reporting with your association and HHI.</li> <li>▪ Include all requested info</li> </ul>	Same Procedure
Is this all I need to know about my coverage?	No. This is a summary. Refer to the actual policy for all coverage, limits, limitations, and exclusions.	
Where can I get a copy of this policy to review?	Contact your local association or the HHI office.	

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## Members of Harness Horsemen International as of 01/10/22

<b>Tracks</b>	<b>City and State</b>
<b>Bangor Raceway dba Hollywood Slots Hotel &amp; Raceway</b>	<b>Bangor, ME</b>
<b>Cumberland Racetrack</b>	<b>Cumberland, ME</b>
<b>Farmington</b>	<b>Farmington, ME</b>
<b>Fryeburg</b>	<b>Fryeburg, ME</b>
<b>Harrington Raceway</b>	<b>Harrington, DE</b>
<b>Mohegan Sun at Pocono Downs</b>	<b>Wilkes-Barre, PA</b>
<b>Northern Maine Fair Race Track</b>	<b>Presque Isle, ME</b>
<b>Northville Racing Corp @ Northville Downs Race Track</b>	<b>Northville, MI</b>
<b>Red Mile</b>	<b>Lexington, KY</b>
<b>Running Aces Harness Track</b>	<b>Columbus, MN</b>
<b>Skowhegan</b>	<b>Skowhegan, ME</b>
<b>The Meadows Race Track &amp; Casino</b>	<b>Meadow Lands, PA</b>
<b>Topsham</b>	<b>Topsham, ME.</b>
<b>Union</b>	<b>Union, ME</b>
<b>Windsor Raceway</b>	<b>Windsor, ME</b>

<b>Training Centers</b>	<b>City, State</b>
<b>Carousel Farm &amp; Stable</b>	<b>Church Hill, MD</b>
<b>Dale Massey Farm</b>	<b>Berlin, MD</b>
<b>Gratz Fair Association</b>	<b>Gratz, PA</b>