



Harness Horseman's Association of New England, Inc.  
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## 2022 SULKY ACCIDENT INSURANCE PROGRAM USER AGREEMENT

### GENERAL INFORMATION

Each sulky must be individually covered. Jog carts are not covered under this program.

The maximum amount payable for all wheels is \$300 per wheel; coverage does not include tires and tubes.

A \$50 charge will be deducted from all processed claims.

Old and deteriorated sulkies are not eligible for coverage.

Sulky program coverage is only valid in the Commonwealth of Massachusetts.

Sulky owner must be a current HHANE member at the time of the accident for the claim to be considered for payment.

Sulky owner may register one sulky, wheels not included, for coverage up to \$1,000 at no charge; additional coverage for this sulky may be purchased. Failure to register nullifies the free benefit portion of membership.

Sulky owner may transfer purchased coverage to a different sulky providing new sulky value does not exceed previously insured sulky's determined value. Purchased coverage cannot be transferred to a new sulky owner.

### COVERAGE

Application forms must be received and both registration process completed, and program costs received by HHANE prior to incident.

Sulky is eligible for coverage when engaged with a horse in the paddock area or on the track and the incident occurs when the sulky is being used in a qualifying event or official race on the day of the incident.

The maximum reimbursement amount shall be the determined value at the time of inspection.

If a sulky is determined to be un-repairable and the maximum reimbursement is paid the sulky will become the property of HHANE.

Sulky must be repaired and re-inspected prior to re-admittance to program.

If you have other insurance, that policy is considered your primary insurance.

HHANE is not responsible for incidents which occur due to a manufacturer's defect(s).

### SULKY REGISTRATION PROCESS

Fully complete and submit the Sulky Insurance Program application. Incomplete applications will not be accepted.

Sulky registration is by appointment. A member of the HHANE Bike Committee will review the application, inspect each sulky being entered into the program, and determine both eligibility and sulky's value. The maximum amount paid should a claim be submitted shall be the determined value at time of inspection. Photographs will be taken of each eligible sulky and a permanent identification label will be affixed.

Payment must be received at the time each sulky is registered.

### ACCIDENT PROCEDURE

The \$50 deductible charge will be assessed prior to reimbursement.

Reports must be completely filled out within 7 days of the accident. Claims are subject to review by the HHANE Bike Committee.

The sulky must not be removed from the paddock area without the signed form or the right for Reimbursement will be forfeited. HHANE reserves the right to photograph the sulky prior to removal.

Once the sulky has been inspected, it must be repaired, or an estimate of damage must be completed by the manufacturer or approved appraiser. The bill or estimate, along with the completed sulky reimbursement form, must be submitted to HHANE for approval of reimbursement.