



USEA Liability Insurance Program

For USEA Registered Educational Activities and Schooling Shows Master Policy

Effective January 1, 2008 – December 31, 2008

General Information Sheet

The following information is an outline of general features of the USEA insurance plan. This information is provided as a courtesy for informational purposes only. Actual terms and conditions of the Master Policy control all insurance coverage.

SECTION I- LIABILITY INSURANCE

Provider and Limits: Commercial general liability insurance is provided for the USEA insurance plan by an A rated carrier represented by Equisure, Inc. Limits for USEA sponsored educational activities and schooling shows are:

\$1,000,000 Each occurrence
\$1,000,000 General aggregate
\$1,000,000 Products/completed operations aggregate

The following limits are sub-limits of and not in addition to the limits shown above:

\$1,000,000 Personal & Advertising Injury
\$50,000 Fire Damage
\$25,000 Property Damage (for any one covered activity for property rented or loaned to you or in your care, custody or control—other than horses)
\$25,000 For any one horse in your care, custody or control

The above limits of insurance apply separately to each scheduled event, but there is a \$10 million annual aggregate. This means that the most this policy, which can have 150-200 activities insured under it, will pay out in the year for general liability is \$10 million. Limits higher than \$1 million are available for individual activities. Please contact insurance administrators at Equisure for details.

Insured: Insured shall mean any member, employee, volunteer, director, officer or stockholder of the USEA.

The activity's organizer(s) and landowner(s) are covered, provided that they are declared on the application, and/or they are requested to be added to the policy as an Additional Insured (see Certificates of Insurance section) prior to the activity.

These owners and landowners must be declared in writing in advance of the activity or no coverage is in place.

All of the above are an insured for purposes of insurance coverage under the plan only during approved USEA activities.

Additional Insured: Premises leased to the Insured (owners of premises leased or used by an Insured only during USEA registered educational activities or schooling shows).

Educational Activities: Covered activities are clinics, schooling days, training programs, camps & Instructor Certification Program workshops & assessments. The organizer of a USEA educational activity or schooling show must first register with & obtain approval of the activity by the USEA. The USEA office will forward required necessary information concerning approved educational activities & schooling shows to the Insurance Administrator. **All Activities must be submitted to the USEA at least 2 weeks prior to their scheduled date to ensure they can be registered and insured.**

Coverage: Commercial general liability insurance covering those sums that an insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out a USEA sponsored educational activity or schooling show, including the cost to defend an insured against a suit seeking damages. Medical payments to third parties for injuries as a result of covered activities.

Automatic Coverage: All educational activities or schooling shows registered with the USEA at least 5 business days prior to their scheduled date, and held during the policy period, are automatically covered by this plan. If the application is not

received by the USEA office at least 5 business days prior to the first day of the activity, the activity will not be approved & no coverage will be in place. It is the organizer's duty to confirm that this registration form has been received by the USEA and that the activity has been approved. The activity will **ABSOLUTELY NOT** be approved or insured if paperwork is received in the USEA office after the activity has begun.

Policy Does Not Cover:

- **Underaged/unlicensed drivers of golf carts & other motorized vehicles**
- Employment-related practices
- Professional liability
- Premises liability
- Workers compensation
- Auto
- Lead, Asbestos, Pollution
- Non-Equine Activities
- Alcohol Liability; see below.

This is only a summary. A full list of exclusions can be found on the master policy.

All Organizers are reminded that the use of alcohol or any controlled substance is subject to local laws, restrictions and liability provisions which might affect conduct of a specific activity. Organizers are responsible for determining and adhering to local laws and requirements. The USEA insurance **does** include host liquor liability coverage for the serving of alcoholic beverages, providing there is no charge for it, and the jurisdiction in which it is being served does not require a license for serving it. There is no coverage under the policy for the sale of liquor, beer or wine. Questions regarding liquor liability should be addressed to the Insurance Administrator.

SECTION II- ADMINISTRATION

Administrator: The Insurance Administrator is: Equisure, Inc., 13790 E. Rice Place, Aurora, CO 80015
Phone: (800) 752-2472; Fax: (303) 614-6967

Certificates of Insurance: Any event organizer may request from the Insurance Administrator a Certificate of Insurance which specifically names landowners or other additional insureds with regard to involvement in a specific USEA sponsored educational activity. To obtain a Certificate of Insurance, a requester must provide the following information in writing to the Insurance Administrator:

- The name and dates of the covered educational activity.
- Name of the person/entity requesting the Certificate.
- Relationship of the Certificate Holder to the sponsored educational activity (e.g. landowner, organizer, etc), if they are to be listed as an additional insured.
- Address or fax number where Certificate is to be sent.
- Date by which the Certificate must be received.

(Please allow at least 5 business days for certificate requests.)

Claims: Any incident or occurrence which may give rise to a claim or suit must be reported **IMMEDIATELY** to Equisure at: **(800) 752-2472**

Additional Information: This insurance policy is being made available to Organizers through the USEA as a courtesy. In providing information, USEA does not assume any risk or liability for the individual adequacy of coverage. For more information concerning the USEA insurance plan, contact the Insurance Administrator.