



# USEA Liability Insurance Program

## For USEA Recognized Competitions Master Policy

Effective January 1, 2025 – December 31, 2025

### 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:** General liability insurance is provided for the USEA by Certain Underwriters at Lloyd's, an A rated insurance carrier, represented by *Equisure, Inc.* Limits for USEA recognized competitions are as follows:

- \$1,000,000 Each occurrence
- \$2,000,000 General aggregate
- \$2,000,000 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
- \$100,000 Fire Damage
- \$100,000 Property Damage (for any one covered activity for property rented or loaned to you or in your care, custody or control—other than horses)
- \$250,000 For any one horse in your care, custody or control

**The above limits of insurance apply separately to each scheduled competition. Limits higher than \$1 million may available, please contact Equisure for details and rates.**

**Insured:** The USEA, USEA officers, governors, executives, committee members, & employees, organizers, landowners (*must be declared in writing prior to the event*), course designers, technical delegates, judges, secretaries, scorers, stewards, jump judges, communications personnel, & all volunteers at any horse trials, three-day event, or combined tests, recognized by the USEA national office, only during the recognized competitions & only while acting at the direction of & within the scope of their duties for the USEA as their interest may appear.

**Automatic Additional Insured:** The United States Equestrian Federation.

**Coverage:** 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 of a USEA recognized competition, including the cost to defend an insured against a suit seeking damages.

#### **Policy Does Not Cover:**

- **Under-aged (under 16)/unlicensed drivers of golf carts & other motorized vehicles**
- Employment-related practices
- Lead, Asbestos, Pollution
- Non-Equine, Non-Declared 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.

**Automatic Coverage:** All competitions recognized by the USEA and listed in the USEA *Omnibus* during the policy year are automatically covered by this plan. If not listed in the

*Omnibus*, coverage must be requested in writing and approved by Equisure.

#### 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  
[info@equisure-inc.com](mailto:info@equisure-inc.com)

**Events:** The organizers of USEA events will automatically receive Certificates of Insurance for those events listed in the USEA *Omnibus*. For any event which is not listed in the *Omnibus*, the organizer must recognize the event with the USEA, which will forward the necessary information to the Administrator who will issue a Cert. of Insurance.

#### **Organizers' Responsibilities:**

- Procure certificates of liability insurance from vendors, showing USEA and organizers as additional insureds.
- Notify the Administrator if: **1)** the event is expected to have more than 1,000 spectators; or **2)** any non-equine activities will run in conjunction (in close proximity) of the event, whether part of the event or not;

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

- The name and dates of the recognized competition.
- Name of the person/entity requesting the Certificate.
- Relationship & address of the Certificate Holder to the recognized competition (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, for answers to specific coverage questions, or for information on other coverage, contact the Insurance Administrator.

#### **U.S. Equestrian Federation Insurance Requirements:**

Each certificate must name the Federation as additional insured for each day of the competition, including set-up and take-down days, with minimum limits of \$1,000,000 third party general liability insurance and \$50,000 on equipment and property.