

WISCONSIN HORSE COUNCIL

\$1 Million Personal Excess Liability Insurance

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.

When does my personal excess insurance with Equisure start and end? The coverage starts when your Wisconsin Horse Council (WHC) membership is paid and then the premium is paid to Equisure. Coverage ends 12:01a on December 31st of every calendar year.

If my membership starts in June, when will my insurance coverage start? Your insurance also starts the month you purchase your membership. For e.g., 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 12:01a on December 31st.

Do I get anything showing proof of coverage? Yes. Association Resource Group will have Evidences of Insurance (a brief summary of coverages, conditions, and exclusions) that may be distributed to members only. Evidences of Insurance may not be posted on websites or reproduced in any fashion without written consent from Equisure.

How would this insurance apply if I have homeowners insurance? This policy is excess over any other valid and collectible underlying insurance. If you have underlying insurance, such as homeowners insurance, this policy is excess over that insurance. If you have no other underlying insurance this policy would become primary.

I am a trainer and run a horse breeding operation, does this insurance cover me? No. Insurance coverage for businesses and business related activities are excluded. Please contact Equisure (800-752-2472) or email www.equisure-inc.com for more information or to purchase **Professional and General Liability Insurance** for your equine training activities and/or equine business operation.

If my horse is boarded away from my residence, do I have coverage? Yes. You are covered for equine related incidences away from your residence for which you are personally liable or negligent.

If I lend my horse to someone to ride, am I covered? Yes. You are covered for bodily injury and/or property damage for an equine related incident you are held legally liable for.

Is my horse covered if it dies? No. This policy does not provide animal mortality coverage for horses you own. **Horse Mortality Insurance** can be purchased by calling Equisure (800-752-2472) or email www.equisure-inc.com.

My spouse doesn't have anything to do with my horses. Is my spouse covered? It depends on the membership you have with WHC. The individual membership includes the member and permanent residents of the household under the age of 18. The family membership includes the member and spouse plus permanent members of the household under the age of 18.

I fell off my horse and broke my arm, what kind of coverage do I have for this? None, not under the Personal Excess Policy. This is not a medical insurance policy. You would have to have your own health/medical insurance.

What limits are provided by this policy? The coverage limit provided under this policy is a per household limit and is shared by all member of the same residence.
\$1,000,000 aggregate limit ~ \$1,000,000 per occurrence limit

Can I increase the limits provided by this policy? No.

Can I add an additional insured to this policy? This policy provides personal excess liability insurance for you. It does not allow for the addition of additional insureds. If your barn has questions about the insurance provided, please fax or phone Equisure.

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

1. Write down all the details about the incident while they are fresh in your mind.
2. Get the names and phone numbers for any witness(es).
3. Do not admit fault or make any monetary payment.
4. Contact Equisure at 800-752-2472.