

## **Coverage Highlights**

### **\$1,000,000 Equine Excess Personal Liability Insurance**

Legal liability which may result from an accident or occurrence involving a council Member's horse or horse-drawn vehicle, Protection is provided for the negligence arising out of the use, or ownership, which may result in accidental bodily injury or property damage, including damage to another horse.

- \* Protection is provided if you are performing or competing in horse shows, clinics or demonstrations.
- \* Damages caused by a horse while grazing, stabled, or where the horse is not in the control of the Member.
- \* Defense and legal costs affiliated or in connection with any claim.
- \* Coverage is included for the Member giving permission to any person to use his horse or horse-drawn vehicle
- \* Coverage is worldwide, provided the suit is brought against the Member in the United States.
- \* Protection is considered "excess" over any valid and/or collectable insurance (i.e. farm, home, etc ) For Members without primary policies the excess liability will be considered 'primary'.
- \* Children under 18 years of age are covered under a parent's policy.
- \* Any horse, pony or mule <sup>s</sup> is considered eligible under the terms and conditions of the policy.
- \* You do not have to be an Ohio resident to become an OHC ~~individual~~ member and get this protection.
- \* Business and professional pursuits, rodeo, and racing exposures are excluded.
- Coverage is provided through Equisure, Inc., one of the nation's leading equine insurance specialists, and underwritten at Lloyd's, London.

*If an owners Horse hurts someone or damages someone's property the rider and owner can be held responsible for the damages. Even if found not liable, you could incur considerable legal defense costs. Seldom is equine liability insurance extended from ones home owners' policy.*