



USEF MEMBER INSURANCE PERSONAL EXCESS & ACCIDENTAL DEATH AND DISABLEMENT

In the last 10 years over 1.6 million in liability benefits and over \$725,000 in Accidental Death and Disablement benefits were paid on behalf of USEF members. In today's litigious society, can you afford not to take part in this valuable benefit?

Not convinced you need this benefit? Read these actual claim scenarios paid on behalf of USEF members:

Personal Excess Liability

- \$224,000 paid on behalf of a member when their horse got out of the pasture and was struck by a car. The driver and passenger were injured and there was damage to the car.
- \$215,000 paid on behalf of a member when their horse bit a person, causing serious injury to the other person's face.
- \$175,000 paid on behalf of a member when their horse kicked and severely injured the other person.

Accidental Death and Disablement

- \$35,000 paid to a member who was paralyzed at a USEF sanctioned event after a fall from their horse.
- \$20,000 paid to a member's estate when they were killed during an equestrian lesson at their barn.
- \$2,000 paid to a member who lost a finger that was caught in the reins.

The coverage and claims descriptions herein are abbreviated. You will need to refer to the master policy for all terms, conditions, limitations, and exclusions. If there is any conflict between the coverage statements within the actual insurance policy, the policy provisions will prevail.

FREQUENTLY ASKED QUESTIONS:

- **What is the cost of USEF Member Insurance?** The cost for this benefit is only \$25 (\$18 if member is under 18 years old) annually.
- **When would the insurance start and end?** The coverage benefits for USEF Active and Fan Members in good standing who opt for the coverage start when your membership is approved and your dues and fees are paid in full. The coverage ends at the 12 month term of the membership.
- **Do members get anything showing proof of insurance coverage?** At the conclusion of the online application, you will have the opportunity to print a certificate of insurance. If you mailed your application, you will have the opportunity to print a certificate of insurance when you Sign In to your My USEF account on usef.org once the application has been processed.
- **How would this insurance apply if I have homeowners insurance?** This policy is excess over any other valid and collectible insurance. If you have 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 coverage is provided for liability arising out of your business or profession or the use of a horse-drawn vehicle for any commercial purpose.
- **If my horse is boarded away from my residence or I give my horse to someone to ride, am I an insured?** Yes. Coverage may apply for grazing or stabling a horse or circumstances where the horse is not in your control.
- **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 visiting their website at www.equisure-inc.com.
- **Does coverage apply to everyone living in my household?** No. Coverage will only apply to the active USEF member in good standing who opted for the coverage.
- **What excess limit is provided under this policy?** \$1,000,000 occurrence limit and \$1,000,000 aggregate limit per member provided by Certain Underwriters at Lloyd's.
- **Does this policy provide primary coverage for horse and buggy transport?** No coverage is provided for liability arising out of or caused by the use of a horse or horse-drawn vehicle as a primary means of transport.



USEF MEMBER INSURANCE

PERSONAL EXCESS & ACCIDENTAL DEATH AND DISABLEMENT

- General Coverage Description
 - 1,000,000 member excess liability aggregate limit per member Underwriters at Lloyd's
 - Deductible \$0
 - Accidental Death and Disablement Underwriters at Lloyd's
 - \$20,000 equestrian related activity
 - \$30,000 accidental death occurring at the site of a USEF sanctioned show
 - Up to \$35,000 Permanent total disablement
 - \$3,750 death benefit for persons under the age of 18

The Personal Accident Policy insures the member for death or permanent disability resulting from a horse-related accident anywhere in the world.

DO YOU STILL HAVE UNANSWERED QUESTIONS?

Visit the Equisure website and chat with an insurance professional about this coverage, or call 800-752-2472 and ask for "USEF Personal Excess".