Group insurance policy is no longer in place.

Rule Change Intent

This rule change proposal is intended to update the language in the existing rule to align with the current requirements and practices and further define when a fine could be incurred. There has been a change to the Federation’s policy and therefore removing the group policy language is required as it is no longer applicable.
6. A certificate of insurance for each competition must be received by the Federation office at least 14 calendar days prior to the competition by mail with proof of delivery or and be submitted either electronically via e-mail, uploaded on the competition's dashboard, or via fax at least 15 calendar days prior to the competition. Competitions failing their certificate of insurance to the Federation must retain a copy of the fax confirmation. Each certificate must name the United States Equestrian Federation, Inc. 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. If the certificate is not received at least 15 calendar days prior to the competition, the Competition Licensee will be fined and the competition will be cancelled. If the certificate is timely received by the Federation but is deficient in any manner, the Competition Licensee will be fined and afforded 48 business hours to cure the deficiency. Failure to timely cure the deficiency will result in cancellation of the competition.

insurance coverage will be acquired and the competition invoiced.-- 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. Competitions failing to provide proof of such coverage (or such coverage to the extent permitted by local law) will automatically be enrolled in the group policy for competitions and will then be invoiced the then prevailing premium for such insurance.

Competitions outside the United States must provide evidence of equivalent coverage of such insurance and will not be enrolled in the group policy.--

a. Competitions must notify the Federation in writing of cancellation of their insurance policies by their insurance provider.--

b. A fine will be imposed on any competition in the United States for which evidence of adequate insurance is not received at least two weeks prior to the competition. The fine is in addition to the amount of the invoice for the automatic enrollment in the group policy. A competition disputing the invoice and/or the fine is properly owing may request a procedural review in writing to the Federation within 30 calendar days of management's receipt of the Federation's notice of billing and/or fine, specifying the grounds therefor. The Co-Chairs of the Hearing Committee or their designees may waive part or all of the billing and/or fine upon a finding of good cause why the evidence of insurance was not filed timely and/or a finding that extreme hardship results from the automatic penalty.--