



US Equestrian Member Insurance Equine Personal Excess Liability & Accidental



With over 1 million in liability benefits and over \$725,000 in Accidental Death and Disablement benefits paid on behalf of US Equestrian 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.

Equine Personal Excess Liability

- \$250,000 paid on behalf of members when their horse got out of their pasture and was struck by a car. In all scenarios, 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.
- \$16,000 paid on behalf of a member whose horse escaped and was struck by a vehicle.
- \$2,900 paid on behalf of a member when their horse kicked a trailer they didn't own.

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 US Equestrian Member Insurance?** The cost for this benefit is only \$25 annually for Subscriber and Competing memberships.
- **When would the insurance start and end?** The coverage benefits for members in good standing who opt for the coverage, start when their membership is approved, and dues and fees are paid in full. US Equestrian Members in good standing who opt for insurance coverage, coverage will begin when their membership is approved, and the coverage ends at 12:01 am the day before their 12 months term of 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 could print a certificate of insurance when you visit members.usef.org and login to your USEF online account once the application has 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 will become primary.
- **I am a trainer and I instruct riders, train horses, and have a boarding/breeding operation, does this insurance cover me?** No, there is no coverage provided for claims arising out of any business or profession nor the use of a horse-drawn vehicle for any commercial purpose.
- **Does my horse(s) have to be at my residence for coverage to apply?** No, 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 or medical coverage for horses you own. Horse Mortality Insurance can be purchased by calling Equisure (800-752-2472) or visiting their website at Equisure-inc.com
- **Does coverage apply to everyone living in my household?** No. Coverage will only apply to the active US Equestrian member in good standing who opted to purchase 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.



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General Coverage Description

1,000,000 member excess liability aggregate limit per member

Carrier -Underwriters at Lloyd's Deductible \$0

Accidental Death and Disablement

- \$20,000 death benefit, equestrian related activity
- \$30,000 accidental death occurring at the site of a US Equestrian sanctioned show
- Up to \$35,000 Permanent total disablement due to an equestrian accident
- \$3,750 maximum 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.

DO YOU STILL HAVE UNANSWERED QUESTIONS?

Visit the Equisure website at Equisure-inc.com. and chat with an insurance professional about this coverage or call 800-752-2472 and ask for "US Equestrian Personal Excess information".