



USEF COMPETITION INSURANCE FAQs

Q: What type of insurance do I need for my Competition?

A: The Federation requires each competition to have general liability insurance. This covers 3rd party bodily injury and property damage. Coverage should apply to participants (participant legal liability), volunteers, officials, spectators, etc.

Q: What are the required limits of insurance needed for the competition?

A: The Federation requires minimum limits of \$1,000,000 each occurrence third party general liability insurance and \$50,000 on equipment and property for each competition.

Q: Can the same certificate be used for all competitions?

A: Yes, the same certificate of insurance (COI) can be used. However it must list each competition by name and by date and have the insurance required in Chapter 3, GR303.6 for each event separately. (This must be designated on the certificate)

Q: Does the USEF recommend an insurance company?

A: No. USEF does recommend that you ensure the coverage you obtain includes participants, Licensed Officials, volunteers of your competition and spectators.

Q: What are set up and take down days?

A: The set up and take down days are usually the day before and day after the licensed date(s) of the competition.

Q: Do I need coverage for the set up and take down days?

A: Yes, all licensed competitions are required to have a set up & take down day included in there policy as required by Chapter 3, GR303.6

Q: When is the insurance due?

A: Insurance is due to the Federation on or before 14 days prior to the competition.

Q: I have General Liability why do I need property and equipment coverage?

A: This coverage is for all non-owned property as required by Chapter 3, GR303.6.

Q: What is an additional named insured?

A: Additional insured is a business that is named on the policy and has some rights as the Insured but is not responsible for the premium. In this case the additional insured is the United States Equestrian Federation, 4001 Wing Commander Way, Lexington, KY 40511

Q: What should I send to USEF as proof of insurance?

A: Your insurance company/or agent will provide the certificate of insurance to the Federation or the certificate can be sent by the competition.

Q: My show is just a local/lite show do I need to have insurance?

A: Yes, any local or lite show is required to have insurance as required by Chapter 3, GR303.6.

Q: How can I send my insurance to USEF?

A: You can send your certificate of insurance to the Federation by email (insurance@usef.org), by mail (USEF, 4001 Wing Commander Way, Lexington, KY 40511) or by fax (859-231-6662).

