

# Frequently Asked Questions

*about the Personal Excess Liability Insurance administered*

*by Equisure, Inc. for Association Resource Group (ARG) and their affiliates*

## **THIS INSURANCE IS EXCESS AND NOT INTENDED TO BE YOUR PRIMARY EQUESTRIAN LIABILITY COVERAGE.**

**When does my personal excess insurance start and end?** The coverage starts when your membership is approved and the premium is paid to Equisure. Coverage ends 12:01 am on December 31st of every calendar year.

**If my membership starts in June, when will my insurance coverage start?** Your insurance will also start the month you purchase your membership. For example, you will have coverage for approximately 6 months if you joined in June and coverage for 12 months if you joined in January. In both cases the coverage will end 12:01 am on December 31st.

**How can I get a copy of the Master Policy?** You should contact Equisure directly with proof of your membership and request a copy of the Master Policy or email your request to [diane@equisure-inc.com](mailto:diane@equisure-inc.com). The Master Policy may not be posted on any websites or reproduced without prior written consent from the management of Equisure.

**Do members get anything showing proof of coverage?** Yes. Association Resource Group will provide certificates of Insurance (a brief summary of coverages, conditions and exclusions), these may be distributed only to members. Like the Master Policy, the Certificate of Insurance may not to be posted on websites or reproduced in any fashion without written consent from Equisure.

**How would this insurance apply if I have homeowners insurance?** This policy is excess over any other valid and collectible underlying insurance. If you have underlying insurance, such as 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 provide coverage for my business?** No. Coverage for equestrian businesses and business related activities are excluded from the personal excess policy. Please contact Equisure for more information or to purchase **Professional and General Liability insurance** for your equine training activity and/or any other equine business operation.

**If my horse is boarded away from my residence, would this policy provide coverage?** Yes, on an excess basis, any other equestrian insurance is primary. This policy provides coverage for equine related incidences away from your residence for which you are personally liable or negligent.

**If I lend my horse to someone to ride, how would coverage apply?** This policy would be excess but you would have coverage for bodily injury and/or property damage to a third party for an equine related incident for which you are held legally liable.

**Is my horse covered if it dies?** No. This policy does not provide animal mortality coverage for horses you own. **Equine Mortality/Major Medical Insurance** can be purchased by calling Equisure (800-752-2472) or email [www.equisure-inc.com](http://www.equisure-inc.com).

**How are the individual and family categories defined?** **Family Membership:** "Family Member" includes "you", your resident spouse or partner and your children under 18 years of age. **Individual Membership:** If you have purchased an individual membership of Association Resource Group or its Affiliate Organization, the General Aggregate limit is the most we will pay for the sum of all damages claimed against you.

**I fell off my horse and broke my arm, would this policy provide coverage for this?** No, not under the Personal Excess Policy. This is not a medical insurance policy. You would have to have your own health or accident insurance.

**What limits are provided by this policy?** The coverage limit provided under this policy is a per household limit and is shared by all member of the same residence.

\$1,000,000 aggregate limit ~ \$1,000,000 per occurrence limit

**Can I increase the limits provided by this policy?** No.

**Can I add an additional insured to this policy?** This policy provides personal excess liability insurance for you. It does not allow for the addition of additional insureds. If your barn has questions about the insurance provided, please fax or phone Equisure.

**What should I do if I think I have a claim?** 1. Write down all the details about the incident while they are fresh in your mind. 2. Get the names and phone numbers for any witness(es). 3. Do not admit fault or make any monetary payment. 4. Contact Equisure at 800-752-2472.

**For any additional questions please contact Equisure, Inc.**

**Phone 800-752-2472 or Fax 303-614-6967**

**Email: [diane@equisure-inc.com](mailto:diane@equisure-inc.com)**

**Visit us on the web at [www.equisure-inc.com](http://www.equisure-inc.com)**