



Personal Excess Liability Insurance Frequently Asked Questions

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 personal excess coverage starts when your membership is approved and the premium is paid to Equisure. Coverage ends 12:01am on December 31st of every calendar year.
- **If my membership starts in June, when will my insurance coverage start?** Your insurance will start the month and day you purchase your membership and get approval from your club or association (see above). For example, you will have coverage for approximately 7 months if you joined in June and coverage for 12 months if you join in January. In both cases the coverage will end 12:01am on December 31st.
- **How can I get a copy of the Master Policy?** Contact Equisure directly with proof of your membership and request a copy of the Master Policy or send an email request to jennifero@equisure-inc.com. Please note, 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 insurance coverage?** Yes. Association Resource Group will provide Evidences of Insurance (a brief summary of coverages, conditions and exclusions) that can be distributed to members only. Like the Master Policy, the Evidences of Insurance may not 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 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 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 apply to the member only OR your resident spouse and your resident children under 18 years of age if you have a family membership.
- **I fell off my horse and broke my arm, what kind of coverage do I have for this?** None. This is not a medical or accident insurance policy for the insured.
- **What excess limit is provided under this policy?** \$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?** No. This policy provides personal excess liability insurance for you. It does not allow for the addition of barns or other additional insured's.
- **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 witnesses. 3. Do not admit fault or make any monetary payment. 4. Contact Equisure at 800-752-2472. Also, be sure to notify your primary insurance carrier.
- **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.

For any additional questions please contact Equisure, Inc. - Phone 800-752-2472 or Fax 303-614-6967