

Commercial Equine Liability & Care, Custody & Control Application

P.O. Box 2009, Glen Allen, VA 23058-2009 • Phone: (800) 262-7535 • Fax: (804) 527-7784

This coverage is intended to cover liability arising out of the applicant's commercial and/or personal horse

operation only. No products liability. NOTE: Coverage cannot be bound until the Company approves your completed application. The Company's receipt of premium does not bind coverage until a written quote has been issued. Broker Name: ______ Broker Number: _____ Applicant: ____ Business Name: Company Name: _____ Mailing Address: _____ Mailing Address: _____ City:_____ County: _____ City: _____ State: ____ Zip Code:_____ State: _____ Zip Code:_____ Phone #: (__)____ Fax #: (__)___ Phone #: (____) _____ Fax #: (____) _____ Contact Person: _____ Contact Phone #:____ Email Address: _____ Email: _____ Web site: _____ Desired Effective Date: _ Section 1 - Applicant Information ☐ Individual* ☐ Limited Liability Company 1. a. Type of Ownership: Corporation ☐ Joint Venture Organization Partnership None Trust b. *If applicant is multiple individual names, what is the relationship of applicant(s): Husband / Wife; ☐ Parent / Child; ☐ Siblings; ☐ Other:_ c. If ownership is not an individual: i. Which entity owns: premises-_____ horsesii. Which entity conducts horse operation: _____ 2. Names of corporate partners/officers for each entity: _ 3. Applicant is a member of: \square AHA; \square AQHA; \square APHA; \square ARIA; \square NRCHA; \square NRCHA; \square USDF; \square USEF; \square USHJA; ☐ Other:_____ ☐ None 4. Choose One \$ 300,000 occurrence / \$ 900,000 aggregate -\$350 Min. Earned Premium(\$400-NY; \$425-CA,FL & WA) \$ 500,000 occurrence / \$1,500,000 aggregate - \$450 Min. Earned Premium (\$550-NY; \$575-CA, FL & WA) Limit of Liability: \$1,000,000 occurrence / \$3,000,000 aggregate - \$550 Min. Earned Premium (\$700-NY; \$695-CA; \$725-FL & WA) 5. Location of Actual Operation(s) (For additional locations, provide on an additional page) Responding Feet from # of Miles # of Fire District Fire from Fire Check Location Years at Including Street, County, City, State & Zip Code Location Name One: Acres Hydrant Dept. ☐ Own ☐ Lease a. Rent From Others Own Lease b. ☐ Rent From Others Section 2 - Prior Three Year Property & Liability Insurance Information Must be completed in full in order to receive a quote. Including homeowners, renters and business owners' policies. **Effective Dates** No. of Claims Company Premium **Amount Paid**

1. a. Has the applicant ever been canceled or refused coverage in the last 5 years? (Not applicable in Missouri.) \square Yes \square No

2. Explain losses/incidents within the past 5 years with dates & details of loss, including amount paid, on separate paper. None

3 Has the applicant ever filed for bankruptcy or had a foreclosure? Tyes No Explain:

b. If yes, please explain: _

1. All operations must be declared. Check all that apply.	
Operation(s): Boarding/Breeding Hors Day or Overnight Camp* Hors Trail/Endurance Rides* Llan	se Sales
(*Must complete supplements. Supplements can be downlo	paded from our website – <u>www.horseinsurance.com</u>)
2. Estimated gross income from equine operation: \$	□ None
 3. a. Number of years in this type of operation: b. Describe applicant's experience in this operation: c. Does the applicant live on the premises? Yes No d. Is there a full-time caretaker manager? Yes 	
4. Describe applicant's experience with horses:	
5. Do additional insureds need to be added?	
Section 4 - Summary of Horses	
Count each horse only once, based on its primary use Declare All Owned / Leased Horses, On or Off Premises. 1. Number of Owned & Leased Horses Used for: a. Instruction to Others (ie- school horses) b. Pony Rides c. Rental Rides to Others d. Trail & Pack Trips	5. Number of Horses Not Owned by Applicant Used for: a. Boarded used by applicant as School Horses b. Furnished by Independent Instructors for Lessons to Others c. Boarding/Pasturing d. Breeding Only (incl. mares kept on premises until foaling)
 Number of Horses Leased to Others: Number of Owned Horses Used for: a. Pleasure:; b. Show:; c.Training:; d. For Sale:; e. Racing:; f. Other: Number of Horses Used for Breeding: a. Mares:; b. Stallions:; c. Foals/Weanlings: 	e. Training (Breed:) f. Racing (Breed:) g. Lay Ups for rest vet care / rehabilitation h. On Consignment for Sale (Breed:) i. Other:
3· <u></u> , · · · · · · <u></u> ,	
Total of Sections 1-4:	Total of Section 5:
	nt's equine and livestock operation only. ion to others? (Provide certificate of insurance.) Yes No
Total of Sections 1-4: Section 5 - Premises Owned and/or Leased Answer all questions in this section. Coverage is for the applicant 1. a. Does the applicant lease any part of their land or operat If yes, describe: b. Is there anyone other than applicant living on premises? If yes, ☐ tenant ☐ employee ☐ relative ☐ other: 2. a. Fencing-Type:; Age: (years) b. If "barbed wire" fence: Number of strands:	ion to others? (Provide certificate of insurance.) Yes No Yes No Submit photo of fence.
Total of Sections 1-4: Section 5 - Premises Owned and/or Leased Answer all questions in this section. Coverage is for the applicant 1. a. Does the applicant lease any part of their land or operat If yes, describe: b. Is there anyone other than applicant living on premises? If yes, ☐ tenant ☐ employee ☐ relative ☐ other: 2. a. Fencing-Type:; Age: (years)	ion to others? (Provide certificate of insurance.) \Boxed{Ves} \Boxed{No} \Boxed{Ves} \Boxed{No} \Boxed{No} \Boxed{Submit photo of fence.} \Boxed{Monthly;} \Boxed{Other:} \Boxed{Submit photo of fence.} Submit
Section 5 - Premises Owned and/or Leased Answer all questions in this section. Coverage is for the applicant 1. a. Does the applicant lease any part of their land or operat If yes, describe: b. Is there anyone other than applicant living on premises? If yes, tenant employee relative other: 2. a. Fencing-Type: b. If "barbed wire" fence: Number of strands: c. How often is fencing checked? Daily; Weekly; 3. a. Does the applicant allow people not boarding horses at the b. If yes, mark all applicable: Haul-in's; Practices for:	ion to others? (Provide certificate of insurance.) \Boxed{\text{Yes}} \Boxed{\text{No}} \Boxed{\text{No}} \Boxed{\text{Ves}} \Boxed{\text{No}} \Boxed{\text{No}} \Boxed{\text{Submit photo of fence.}} \text{Submit ph
Section 5 - Premises Owned and/or Leased Answer all questions in this section. Coverage is for the applicant 1. a. Does the applicant lease any part of their land or operat If yes, describe: b. Is there anyone other than applicant living on premises? If yes, tenant employee relative other: 2. a. Fencing-Type: b. If "barbed wire" fence: Number of strands: c. How often is fencing checked? Daily; Weekly; 3. a. Does the applicant allow people not boarding horses at the board of days yearly: c. Number of days yearly: 4. a. Does the applicant own, lease or use cattle; Illamathe board of cattle: c. Use of cattle: d. Does the applicant have slaughtering or processing on positive in the processing on positive processing pr	ion to others? (Provide certificate of insurance.)
Section 5 - Premises Owned and/or Leased Answer all questions in this section. Coverage is for the applicant. 1. a. Does the applicant lease any part of their land or operat. If yes, describe: b. Is there anyone other than applicant living on premises? If yes, tenant employee relative other: 2. a. Fencing-Type:	ion to others? (Provide certificate of insurance.) Yes No

Section 6 - Additional Liability E			7		
1. a. Does applicant own/lease/use any of Note: No liability coverage for Three-whe			No (Indicate	all vehicles use	ed.)
Note. No hability coverage for Three-whe	er All-Terralli	# of			Rides to
	None	Vehicles	Personal Use	Farm Use	Public
All Terrain Vehicles / Utility Vehicle					
Buggies	H		\vdash	H	H
Carts Golf Carts	H		H	H	H
Dirt Bikes/Motorized Scooters/ Mopeds	H		H	H	H
Snowmobiles	H		Ħ	H	Ħ
Carriages					
Sleds					
Wagons					Ц
Other:	by the appl	icant/ampleyes f	or haras aparation		Ш
Use of any above vehicle is limited to use To apply for ATV coverage, visit www.mai			or norse operation	only.	
b. Are any of the above used by: Boarder			Anyone under 1	6;	?
c. Are drivers required to be licensed in the					
2. Does the applicant perform/participate					
Please provide name of parade(s):			; Si	ze of parade(s)	·
3. Does the applicant conduct the following	g:				
a. Trail rides, rental/saddle animal for h	ire? (Not inc	luding riding instruc	tion, or trails availab	ole for boarders.)	☐ Yes ☐ No
b. Hay rides, sleigh rides, carriage rides	, pack trips,	, hunting or fishir	ng trips?		☐ Yes ☐ No
4. a. Does the applicant hire any part tim	e or full tim	e employees?			☐ Yes ☐ No
If yes, number of part time:;					0010
b. Does the applicant carry Workers Co			lity?		☐ Yes ☐ No
c. Does the applicant have \square leased of		. •	iity:		☐ Yes ☐ No
If yes, number of leased: number	•				
d. Does the applicant have any volunte		-	number of volun	toors	□Voc □No
• •	eers working	gior them: If yes	, number of volum	teers	∐Yes ∐No
Explain duties on separate page.	ao lahar wa	urking for thom?			□ Voc □ No
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Section 8	B - Clinics/Independent Clinicians - $\;\square$ No Exposure or $\;\square$ Exposure (With c	or without income)
1. a. Does t	he applicant hold clinics?	
	nics conducted by: Applicant Independent Clinician	
	are the annual receipts for clinics conducted by applicant: \$	
	ependent Clinician, name of Independent Clinician:	
	ey have their own insurance*?	∐ Yes ∐ No
	Independent Clinician certified?	☐ Yes ☐ No
	nany clinics are conducted by independents per year:; # of days:;	
	ge number of participants/day: inician under 18 years of age?	☐ Yes ☐ No
_	clinicians have a minimum of 5 years experience conducting clinics?	☐ Yes ☐ No
	dates of clinics:	
	of of coverage, naming applicant as additional insured owner of premises, with an "A" rated ad	mitted carrier with the
-	y limits as applicant.	
Section 9	9 - Boarding/Breeding/Training/Racing of Horses	
☐ No Expo	osure or Exposure (With or without income)	
On premises	s liability coverage is provided for the independent trainer if added to the applicant's policy. If a	ny trainer requires OF
premises co	verage, they must complete their own application. We can provide a quotation to cover their tra	aining operation.
Boarding:	Does the applicant provide riding facilities for their boarders?	☐ Yes ☐ No
☐ None	2. If yes, is the facility an: Indoor Arena Outdoor Arena Trails Other:	
	3. Is there supervision when boarders are using the facility?	☐ Yes ☐ No
Breeding:	1. Are outside mares kept on premises until foaling? Yes No Number of out	side mares:
☐ None	2. Any breeding horses used for pleasure/show/training/racing?	☐ Yes ☐ No
_	3. Method of breeding conducted by applicant on premises: Live Breeding; Artifician	
	4. Are owned stallions shipped off premises for breeding?	☐ Yes ☐ No
	5. Any sales and/or shipment of semen? (No products liability.)	☐ Yes ☐ No
Training is	: "Instruction given to horses. Includes demonstration/instruction to owners of hors	
☐ None	 Training is given by: (Check all that apply.) ☐ Applicant; ☐ Employee; ☐ Independent 	
	2. a. Does the applicant have a trainer on staff?	☐ Yes ☐ No
	b. How many independent horse trainers utilize the applicant's facility:	
	3. Type of Training: Race Show-Type of show: Other type of t	raining:
	4. If horses are not kept on premises, where are they kept? Training/Boarding Facility	
	☐ Other:	,,,
	5. Does the applicant attend off-premise shows with horses in training?	☐ Yes ☐ No
	6. Do ALL independent horse trainers carry their own general liability insurance*?	 □ Yes □ No
	*Provide proof of coverage, naming applicant as additional insured owner of premis	
	with an "A" rated admitted carrier with equal or greater liability limits as applican	
	nis section for <u>ALL</u> trainers including independent trainers, applicant, and employees worki	ng on behalf of the
	at applicant's facility. (MUST BE AT LEAST 18 YEARS OF AGE)	
Trainer # '		
	Name: DOB:	
	raining Offered:	
	: Applicant; Employee; Independent Number of years experience as a train	er:
•	ses/certification for training:	
	ils and competition experience:	
Trainer # 2	_	
	Name: DOB:	
• .	raining Offered:	
	: Applicant; Employee; Independent Number of years experience as a train	er:
=	ses/certification for training: Yes No	
e. Give deta	ils and competition experience:	

Section 10 - Riding Instruction to Students ☐ No Exposure or ☐ Exposure (With	or without income)		
Instruction is: "Teaching students to ride on their horses or horses provided by applicant or independent	ndent instructor."		
1. Riding instruction is given by (check all that apply): ☐ Applicant; ☐ Your Employee; ☐ Independent of the instructors must be a minimum of 18 years old.)	ndent Instructor		
2. How many school horses do you use at any one time for lessons:			
3. Number of lessons per week on school horses owned, used, leased by applicant:; Charge per lesson: \$;			
Number of weeks per year:			
4. a. Number of lessons per week on student owned horses: Charge per lesson: \$;			
Number of weeks per year:			
b. Receipts for riding Instruction given to students on their own horses by named insured or empl	loyee: \$ annually		
5. Does anyone under the age of 18 give riding instruction or clinics on your premises?	☐ Yes ☐ No		
6. a. Do you provide riding instruction for handicapped students?b. Are you a North American Riding for the Handicapped Association center member?	☐ Yes ☐ No ☐ Yes ☐ No		
7. Level of instruction given: **Beginner:** Ratio of students: to instructor: Number of students- Under age 18:	Over age 18:		
Intermediate: Ratio of students: to instructor: Number of students- Under age 18: _	_		
Advanced: Ratio of students: to instructor: Number of students- Under age 18: _	Over age 18:		
8. How many schooling shows per year: # of spectators:			
9. Stallions used during instruction for: Beginner; Intermediate; Advanced; No stallio	ns used for instruction.		
10. Do you use lesson plans which are adapted for each class or student?	☐ Yes ☐ No		
11. Do all instructors wear a helmet while riding?	☐ Yes ☐ No		
12. Is instruction given on your premises by independent instructors? If yes: a. How many independent instructors: b. How many students: c. Receipts for independent Instructors giving instruction to students on student owned how d. Do you obtain certificates of insurance from independent instructors? (If yes, provide of the provided o	copy.)		
If yes: a. How many independent instructors: b. How many students: c. Receipts for independent Instructors giving instruction to students on student owned how d. Do you obtain certificates of insurance from independent instructors? (If yes, provide of Please complete below for all riding instructors (self, employees, independents) utilizing your facility. If an coverage for other than working at your facility, they must complete their own application. We can provide their riding instruction operation. Instructor # 1	rse: \$ annually copy.)		
If yes: a. How many independent instructors: b. How many students: c. Receipts for independent Instructors giving instruction to students on student owned how d. Do you obtain certificates of insurance from independent instructors? (If yes, provide of Please complete below for all riding instructors (self, employees, independents) utilizing your facility. If an coverage for other than working at your facility, they must complete their own application. We can provide their riding instruction operation. Instructor # 1 Instructor's Name: DOB:	rse: \$ annually copy.)		
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^{*} If no, provide proof of coverage naming applicant as additional insured owner of premises with an "A" rated admitted carrier with the equal or greater liability limits as applicant. Independent instructors operating under your name can be added as additional insured with appropriate charge, but coverage is limited to your operations only.

Section 11 - Care, Custody & Control - Legal Liability

Not Eligible for this Coverage: Veterinarians, Equine Dentists, Commercial Transporters, Rehabilitation Centers & Embryo Transplant Facilities.

Legal liability provides coverage arising from the applicant's negligence resulting in injury to or death of horses the applicant does not own in their care, custody, and control. Coverage includes cost to defend any suit alleging injury or death. This cannot be restricted by contractual or hold harmless agreements. The coverage for the exposure is excluded in most general liability policies. Settlements are based on actual cash value at time of loss. Please read wording in policy coverage form.

most general liability polici coverage form.	es. Settlements a	are based on actual cash valu	ue at time of loss. Pleas	se read wording in policy	
Please check one: I,	ACCEPT or \square	DECLINE Care, Custody	& Control Coverage.	☐ PLEASE QUOTE.	
Check a box below to indic	ate choice of Car	re, Custody & Control coverag	ge.		
If the applicant requires di	fferent limits, ple	ease call us.			
Limit Per Horse / Maximum Loss Per Policy Year \$ 5,000 / \$ 25,000 \$ 5,000 / \$ 50,000 \$ 10,000 / \$ 50,000		hit Per Horse / kimum Loss Per Policy Yea 5 10,000 / \$ 100,000 6 25,000 / \$ 100,000 6 25,000 / \$ 250,000	Maximum Los ☐ \$ 50,000 / \$ ☐ \$ 100,000 /	Limit Per Horse / <u>Maximum Loss Per Policy Year</u> ☐ \$ 50,000 / \$ 250,000 ☐ \$ 100,000 / \$ 500,000* ☐ Other: /	
*Substantiation of Value	Form may be r	required when values are	\$100,000 and over.		
1. a. Are horses not owned c. Are pastures fenced?		s <u>or</u> in pasture? b. Num d. Are s		ch pasture?	
		the applicant's care: \$ not own:			
3. Does the applicant store	e hay in the same	e barns as the horses not own	ned?	☐ Yes ☐ No	
4. Does the applicant requ	ire mortality cove	erage for horses in the applic	ant's care, custody and	d control? 🗌 Yes 🔲 No	
b. Number of vehicles: _c. Have any drivers hadIf yes, explain:d. Type and capacity ofe. Does the applicant had	Nun any traffic violat box or trailer: ave a safety main	use a vehicle in order to transher of trips per year:ions within the past 5 years?	Radius of opera		
Current copy of driver	rs list must be su	bmitted. (MVRs may be requ	uired.)		
		/ facility for rehabilitation or		☐ Yes ☐ No	
7. Distance from fire depart	tment:	Number of miles	to regular vet?		
8. Does the applicant use a	an: 🗌 equine sw	vimming pool; 🗌 hot walker;	and/or tread mill?	☐ Yes ☐ No	
9. Are extension cords use	ed in the barn?			☐ Yes ☐ No	
Barn Information: Additional barns complete			Pow #2 Loo	ation #.	
	Dain # i LO	cation #:	Barn #2 Loc	ation #:	
Construction Type:					
Year Built*:					
Year of Updates: Mark N/A if no heating, plumbing and/or electricity in building.	Heating: Roof: Plumbing: Wiring:	□ N/A □ N/A □ N/A	Heating: Roof: Plumbing: Wiring:		
Does barn have an apartment?	☐ Yes ☐ No	If yes, occupied by: ☐ Tenant ☐ Employed ☐ Other:	e Yes No	If yes, occupied by: ☐ Tenant ☐ Employee ☐ Other:	
Heat Type:	☐ None ☐ Forced Warr ☐ Other:	☐ Wood Stove m Air ☐ Portable Heaters ————	☐ None ☐ Forced Warm A ☐ Other:	☐ Wood Stove Air ☐ Portable Heaters	
Protective Devices:	☐ None ☐ Sprinkler Sy ☐ Other:	☐ Lightning Rods ystem ☐ Fire Extinguishe	☐ None Sprinkler Syste ☐ Other:	☐ Lightning Rods em ☐ Fire Extinguisher	
Average number of horses					
applicant does not own in each barn.					

*Barns older than 30 years with no electric updates within 20 years require a certified electrician's statement that wiring is safe for current usage.

	a. Does the applicant perform farrier services? Applied gross receipts: On Promises Off Promises
	Annual gross receipts: \$
	b. Does the applicant have: Apprentice
2.	Does the applicant sell hay or feed?
3.	Does the applicant prepare or mix feed for animals for sale or consumption?
4.	 a. If the applicant manufactures and/or repairs any goods sold, please explain: b. Does the applicant repair riding equipment for others? Yes No
5.	a. Does the applicant sell \square tack, \square clothing, \square other:?
6.	 a. Does the applicant have food or snack bar sales? (Liquor liability not covered.) b. If yes, annual gross receipts \$ Location on premises: Sq. Footage: c. Does the applicant have: Ansul Systems; Commercial Grill System; Deep Fat Fryers
	d. Does the applicant have vending machines? Yes No
	If yes, are they anchored securely?
	e. Does the applicant have working \square fire extinguishers <u>and/or</u> \square smoke alarm systems? \square Yes \square No
	ection 13 - Horse Events/Competitions - No Exposure or Exposure (With or without income) Type of events held: Shows Rodeos* Polo matches Other: *If yes, please complete Rodeo Supplement.
2.	Events are conducted and/or managed by: Applicant Other:
3.	Total number of event days per year: conducted and/or managed by applicant: not conducted and/or managed by applicant:
4.	What is the maximum number of participants on grounds per event day?
5.	Maximum number of spectators on grounds per event day:
6.	Indicate dates of events:
	Does applicant have vendors at the events? [Provide proof of coverage, naming applicant as additional insured owner of premises, with an "A" rated admitted carrier with equal or greater liability limits as applicant.) Describe security and safety procedures at events:
9.	Recognized by what National and/or International Sanctioning Organizations: N/A
S	ection 14 - Horse Sales - No Exposure Note, this policy does not cover horses as a product.
1.	Does the applicant sell from their own premises? Yes No
	Explain any other method of sales:
	How many horses does the applicant sell annually: Owned by applicant: Owned by others:
3.	Is the buyer allowed to test ride?
	If yes, type of test ride given: Open Field Arena Other: Open Field Arena Other:
	Is supervision provided during the test ride? Yes No
	Are waivers signed for all test rides? Yes No (Must be kept on file for 5 years.)
	Does the applicant sell horses as an agent for others? Yes No Receipts for selling as agent: \$
pe cc in	RAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or another erson files an application for insurance or statement of claim containing any materially false information, or inceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent surance act, which is a crime and subjects the person to criminal and [NY: substantial] civil penalties. In DC,
	, ME, TN and VA, insurance benefits may also be denied.
	uthorization nereby certify that to the best of my knowledge and belief the information provided is true and correct and
	at no information which would materially affect this insurance has been withheld.
	gnature Date Broker Signature (if applicable) Date
HΛ	w did you hear about Markel:
	scribe: Thank you for choosing Market. The Insurance Company With Horse Sense®