

**Summary of Markel Policy for
Members of Harness Horseman International
Policy #8502AG060560-14**

Note: This display provides an abbreviated overview of the policy, and should not be construed as a comprehensive listing of all coverage's, limitations or exclusions. Refer to actual policy for complete description of coverage's.

The Markel policy provides two distinct "Coverage Parts" as displayed on the declarations page.

- Commercial General Liability
- Commercial Inland Marine

Each Coverage Part has its own eligibility requirements, coverage's, limitations and exclusions. Effective 6/1/2009 policy wording changes were made with intent to:

- Simplify Policy Language
 - Revise and consolidate definitions that apply to General Liability and Inland Marine section(s).
 - Redefine/simplify definitions of "insured".
 - Revise forms MGL:181-A, IL-1201, MAM 100-A and MAM-100 to eliminate duplication of definitions and clarify/eliminate language as respects:
 - * Cross Liability (MGL-181-A,2)
 - *Other insurance (MGL-181-A,3)
 - * MGL-181-A,5: Wording related to exclusion of coverage for any "insured" that owns more than 20 "horses" as defined by the policy.
- Clarify intent to cover Inland Marine claims ONLY AT TRACKS AND TRAINING CENTERS specifically scheduled on the policy.
- Clarify intent of policy to be Excess of any other insurance.
- Revise wordings on claim forms to include:
 - Disclosure of "other insurance" that may apply to a loss.
 - *Example: Horse Liability, Farmowners, Homeowners, Mortality.
 - Disclosure section added to clarify if:
 - *The association (representing the member) does or does not have a liability program available to its members.
 - Example: New York
- In addition to revised wordings, the following enhancements were added effective 6/1/09:
 - General Liability aggregate limit was increased from \$3,000,000 to \$5,000,000.
 - Increase limit for any covered loss for tack per horse from \$1,500 to 3,000.
 - Increase the maximum per loss, per member for tack from \$7,500 to \$10,000.
 - Removed Cross Liability endorsement
 - Expanded coverage under the limited animal mortality and inland marine coverage while being transported to or from any USTA, track, CTA track or scheduled training center.

Members of Harness Horseman International
 Market Insurance—Effective 6/1/2009-6/1/2010

Inland Marine		General Liability
LIMITS		<ul style="list-style-type: none"> ○ \$5,000,000 <u>General Aggregate</u> other than <u>Products/Completed/Operations</u> ○ \$1,000,000 <u>Products/Completed Operations</u>....Aggregate. ○ \$1,000,000 <u>Personal and Advertising Injury Limit.</u> ○ \$1,000,000 <u>Each Occurrence.</u> ○ \$100,000 <u>Damage to Premises</u> rented to you. Any one premise. ○ \$5,000 <u>Medical Expenses.</u> Any one person.
	<p><u>\$15,000</u> maximum for any one "HORSE" of standard registration which has attained the age of two (2) years and has raced sufficiently as to have established his own racing qualifications or credibilities.</p>	
	<p><u>\$5,000</u> per any one "HORSE" of standard registration if the animal is two (2) years of age and is at the time of the loss, currently engaged in race training but has not yet started in an actual event.</p>	
	<p><u>\$5,000</u> for any "YEARLING" purchased at public sale or auction during 9/1-12/31</p>	
	<p><u>\$250,000</u> aggregate for any one covered loss from and/or related to any one occurrence.</p>	
	<p><u>\$2,000,000</u> aggregate per policy year, the most that will be paid under the Inland Marine/Animal Mortality and owned equipment form in one policy year.</p>	
II. Owned Horse Equipment Coverage Form		
	<p><u>\$3,000</u> for tack per horse for any covered loss.</p>	
	<p><u>\$10,000</u> maximum per loss per member for tack. Tack must be owned by member owning the horse.</p>	

Commonly Asked Questions

General Liability	Inland Marine	
<p>"Insured:" Member in "Good Standing" of Harness Horsemen International.</p> <ul style="list-style-type: none"> o Owning less than 20 "Horses." o "HORSE" defined as: Standardbred racehorse, that is actively involved in racing and/or race training, owned, borrowed or leased by a member of Harness Horseman International in "Good Standing." 	<p>"Insured:" Member in "Good Standing" of Harness Horseman International.</p> <p><i>MSOA</i></p>	<p>Who's Covered?</p>
<p>Anywhere you conduct the business of racing or race training in US and Canada. NOTE: No participant coverage for liability on the track while racing or training.</p>	<p>Where am I covered?</p> <p>Only at Tracks and Training Center specifically scheduled (listed) on the policy or approved by Market and added by endorsement.</p> <p>In transit to or from any USTA/CTA track and/or specifically scheduled training center(s)</p>	<p>My Coverage Applies:</p>
<p>As Excess for liability arising out of bodily injury on property damage caused by a "HORSE."</p>	<p>Excess over any other valid or collectible insurance (IL-1201) 11-85</p> <p>No coverage for member who owns 20 or more "HORSES" as defined in the policy.</p>	<p>If I own more than 20 "HORSES" as defined by the Market policy or I am concerned about coverage for claims that could occur out of my other operations:</p>
<p>Purchase your own:</p> <ul style="list-style-type: none"> o Horseowners o Farmowners o Homeowners o Businessowners <p>Market offers a full line of Equine policies. Visit www.horseinsurance.com</p>	<p>Purchase your own Mortality policy.</p>	

Note: Words in **BOLD** type found on definitions page of policy.

Inland Marine	General Liability
<p>Does coverage apply if a covered "<u>Insured</u>" "<u>HORSE</u>" causes bodily injury to another "<u>insured</u>" or another insured's property?</p>	<p>N/A.</p> <p>The policy has always responded to these types of claims. By deleting the "cross liability" wording, this type of claim will be defended subject to all other terms and conditions. The accident must occur off the race track.</p>
<p>Is there coverage for liability which arises out of an accident on the track?</p>	<p>N/A.</p> <p>No. Exclusion G. Athletic or Sports participants. This insurance does not apply to "Bodily Injury" to any person while practicing for, instructing or participating in any sports, athletic contest, exhibition-Refer to MGL, 181 page 3-11 for complete wording.</p>
<p><u>Training Centers:</u> (A) As a member, is my standard bred horse covered under the limited mortality form <u>anywhere</u> it is stabled. (B) If I am at a scheduled track and transporting my "<u>HORSE</u>" back to my farm, do I have coverage if the horse is killed in an auto accident.</p>	<p>(A) No, the track or training center must be listed (scheduled) on the policy.</p> <p>(B) Yes, subject to policy wording you would have coverage because you were transporting your horse <u>to or from</u> any USTA/CTA track.</p>
<p>As a member in "<u>Good Standing</u>," am I covered for bodily injury and property damage caused by my "<u>HORSE</u>" wherever my horse is training or racing?</p>	<p>N/A.</p> <p>With exception of on track accidents, the liability coverage follows the "<u>HORSE</u>" anywhere in the US and Canada.</p>

Inland Marine

General Liability

<p>Is this my own policy and limits?</p>	<p>No. This is an association policy with limits shared by all eligible members. Policy does have aggregate limits applying to all paid claims in a policy year. See outline of limits.</p>	<p>No. This is an association policy with limits shared by all eligible members. Policy does have aggregate limits applying to all paid claims in a policy year. See outline of limits.</p>
<p>Can Markel add another person as "Additional Insured" under the policy?</p>	<p>N/A</p>	<p>No. No additional interests can be added to the policy or listed on a Certificate of Insurance.</p>
<p>Can this policy be used as proof of "Primary" coverage?</p>	<p>No.</p>	<p>No.</p>
<p>I stable my five (5) standardbred horses at a training center that has 100 horses at the facility. Am I eligible for coverage?</p>	<p>Only if the training center is listed on the policy.</p>	<p>Yes, eligibility criteria is number of "HORSES" you own, lease or rent, up to 20.</p>
<p>I own 25 "HORSES" as defined by your policy. Am I eligible for coverage?</p>	<p>No. You must obtain your own individual or business insurance.</p>	<p>No, you must obtain your own individual or business insurance.</p>
<p>If a person comes onto my farm property and sustains an injury from a trip and fall. Am I eligible for coverage?</p>	<p>N/A</p>	<p>No. Only bodily injury or property damage caused by a member owned "HORSE" would be covered. Seek supplemental coverages for these exposures. Ex: Farmowners, Homeowners.</p>
<p>My training center or farm is not listed as a covered location. How do I apply for coverage?</p>	<p>Complete an application and submit it to Markel for approval. Application and cost available from Donna Hartmann at HHI.</p>	<p>N/A.</p>
<p>Does this policy continue during the off season or at a track facility on dark days?</p>	<p>Yes, if the location is scheduled, coverage continues. Subject to all terms/conditions.</p>	<p>Yes, as long as training activities are being conducted.</p>

General Liability	Indiana Marine	
Does this policy cover "theft" of tack/equipment?	No. Excluded.	N/A.
Does the location I train my "HORSE" have to be "licensed" for my coverage to respond?	No. Must be scheduled on the policy.	No.
I am a "member in good standing" of HHI and I travel to Canada to race. Does my coverage follow me?	Only while transporting your horse to or from a CTA facility.	Yes. Liability coverage follows you anywhere in the US or Canada.
If I have a claim what do I do?	Advise Markel immediately using the Harness Horsemen International Claim Form: <i>at MSA office</i> <ul style="list-style-type: none"> o Complete and sign the two page claim form. o Coordinate reporting with your association and HHI. o Include all requested information. 	Same procedure.
Is this all I need to know about my coverage.	No-This is a summary. Refer to the actual policy for all coverage, limits, limitations and exclusions.	
Where can I get a copy of the policy to review?	Contact your local association or the HHI office.	<i>MSOA 724-228-3644</i>

ATTACHED TO AND FORMING PART OF
POLICY NUMBER: 8502AG060560-14

COMMERCIAL GENERAL LIABILITY
COMMERCIAL INLAND MARINE
ANIMAL MORTALITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFINITIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM – MGL181
COMMERCIAL INLAND MARINE COVERAGE FORM – MIM122
ANIMAL MORTALITY COVERAGE FORM – MAM100

DEFINITIONS:

The following definitions are added:

"Insured" is a member in "good standing" of Harness Horsemen International.

"Good Standing" means a paid up member of a paid up and active state association with Harness Horsemen International.

"Animal or Horse" a registered Standardbred that is actively involved in racing and/or race training, that is owned, borrowed or leased by a member of Harness Horsemen International in "good standing".

"Race Training" is defined for horses starting as a "yearling" that has been driven or trained using a harness.

"Yearling" A registered Standardbred at least one year of age (having reached January 1 of its first year) or that has started race training after September 1 of their yearling.

"Tack & Saddlery": equipment that is used directly on the horse or for the horse such as, but not limited to, saddles, bridles, blankets, tack, sulkies and trunks. Items such as refrigerators, hotplates, dishes, radios, medicine, food & supplements, insect control, etc are excluded from coverage owned by a member in "good standing".



Required Renewal Information For The 06/01/2010 Markel Policy

The Policy is comprised of Two Coverage Parts:

- ❖ General Liability (Third Party Liability)
- ❖ Inland Marine (Limited Animal Mortality)

The renewal information requirements are different for each section.

I. Commercial General Liability Coverage Part

Each Association must forward an updated membership list including name of member, full mailing address, telephone number and USTA number if available.

This updated list and payment of premiums to HHI are essential to ensure continued coverage for your members under the liability portion of the Markel policy.

Please direct your list to: Donna Hartmann at HHI

Note: A list of tracks and training centers in your state is **not** required for the Commercial General Liability Coverage part, only a membership list.

II. Commercial Inland Marine Coverage Part (Limited Animal Mortality)

Coverage under this portion of the policy only applies at scheduled locations which have been added to the policy. A list of covered locations for the 09-10 policy has been attached.



To add a new location to the Inland Marine portion of the policy, an inspection form must be completed in full with all required information. The completed inspection form, pictures and supporting documentation must be forwarded to Markel for approval prior to being added to the policy. Markel may send an inspector to the facility/track, and recommendations may be made which will require compliance. Copies of the inspection form are attached. Markel retains the right to remove a facility from policy if they refuse to complete the inspection form or fail to respond to recommendations.

MEMBERS OF THE HARNESS HORSEMEN INTERNATIONAL

POLICY NUMBER: 8502AG060560-14

EFFECTIVE DATE: 06/01/09 – 06/01/10

TRACKS:

Balmoral Park	Crete, IL
Bangor Raceway DBA: Hollywood Slots Hotel & Raceway	Bangor, ME
Cumberland Racetrack	Cumberland, ME
Farmington	Farmington, ME
Fryeburg	Fryeburg, ME
Harrington Raceway	Harrington, DE
Hazel Park Harness	Hazel Park, MI
Lebanon Trotting Club at Lebanon Raceway	Lebanon, OH
Maywood Park Trotting Assn	Melrose Park, IL
Meadowlands Race Track	East Rutherford, NJ
Miami Valley Trotting at Warren Co. Fairgrounds	Lebanon, OH
Mohegan Sun at Pocono Downs	Wilkes-Barre, PA
Northfield Park Assoc	Northfield, OH
Northville Downs	Northville, MI
Northville Racing Corp @ Northville Downs Race Track	Northville, MI
Ocean Downs	Berlin, MD
Oxford	Oxford, ME
Players Bluegrass Downs	Paducah, KY
Presque Isle	Presque Isle, ME
Red Mile	Lexington, KY
Rosecroft Raceway	Fort Washington, MD
Scarborough Downs	Scarborough, ME
Scioto Downs	Columbus, OH
Skowhegan	Skowhegan, ME
Sports Creek Raceway	Swartz Creek, MI
The Meadows Race Track & Casino	Meadow Lands, PA
Thunder Ridge Track DBA: Appalachian Racing LLC	Prestonsburg, KY
Topsham	Topsham, ME
Union	Union, ME
Windsor Raceway	Windsor, ME
York Co Agr Society	York, PA

TRAINING CENTER:

Auglaize Co Fairgrounds	Wapakoneta, OH
Ben Stafford Stables	Felton, DE
Canfield Fair	Canfield, OH
Carousel Farm & Stable	Dover, DE
Clinton County HHA	New Vienna, OH
Dale Massey Farm	Berlin, MD
Gratz Fair Assn	Xenia, PA
Greene County Fair	Xenia, OH
H & H Stables	Seaford, DE
Holliknoll Farm	Franklin, VA
Indiana Meadows	Augusta, ME
Madison County Fairgrounds	London, OH

Marveland Farms
Ocean Downs
Peter Miller Stable
Seneca Co Fairgrounds

Succassunna, NJ
Berlin, MD
Toledo, OH
Republic, OH