Summary of Markel Policy for Members of Harness Horsemanship 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.
<table>
<thead>
<tr>
<th>LIMITS</th>
<th>Inland Marine</th>
<th>General Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15,000 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.</td>
<td>$5,000,000 General Aggregate other than Products/Completed/Operations</td>
<td>$5,000,000 General Aggregate other than Products/Completed/Operations.</td>
</tr>
<tr>
<td>$5,000 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.</td>
<td>$1,000,000 Products/Completed Operations....Aggregate.</td>
<td>$1,000,000 Personal and Advertising Injury Limit.</td>
</tr>
<tr>
<td>$5,000 for any “YEARLING” purchased at public sale or auction during 9/1-12/31</td>
<td>$1,000,000 Each Occurrence.</td>
<td>$1,000,000 Each Occurrence.</td>
</tr>
<tr>
<td>$250,000 aggregate for any one covered loss from and/or related to any one occurrence. $2,000,000 aggregate per policy year, the most that will be paid under the Inland Marine/Animal Mortality and owned equipment form in one policy year.</td>
<td>$100,000 Damage to Premises rented to you. Any one premise.</td>
<td>$100,000 Damage to Premises rented to you. Any one premise.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$5,000 Medical Expenses. Any one person.</td>
</tr>
</tbody>
</table>

II. Owned Horse Equipment Coverage Form

- $3,000 for tack per horse for any covered loss.
- $10,000 maximum per loss per member for tack. Tack must be owned by member owning the horse.
## Commonly Asked Questions

| | ![image](sample.png) | 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.”  
| Where am I covered? | Only at Tracks and Training Center specifically scheduled (listed) on the policy or approved by Markel and added by endorsement. | Anywhere you conduct the business of racing or race training in US and Canada.  
| | ![image](sample.png) | NOTE: No participant coverage for liability on the track while racing or training.  
| My Coverage Applies: | Excess over any other valid or collectible insurance (IL-1201) 11-85  
| | No coverage for member who owes 20 or more “HORSES” as defined in the policy. | As Excess for liability arising out of bodily injury on property damage caused by a “HORSE.”  
| If I own more than 20 “HORSES” as defined by the Markel policy or I am concerned about coverage for claims that could occur out of my other operations: | Purchase your own Mortality policy. | Purchase your own:  
| | ![image](sample.png) | o Horseowners  
| | | o Farmowners  
| | | o Homeowners  
| | | o Businessowners  
| | | Markel offers a full line of Equine policies. Visit [www.horseinsurance.com](http://www.horseinsurance.com)  

Note: Words in **BOLD** type found on definitions page of policy.
<table>
<thead>
<tr>
<th>Does coverage apply if a covered “Insured” “HORSE” causes bodily injury to another “insured” or another insured’s property?</th>
<th>N/A.</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there coverage for liability which arises out of an accident on the track?</td>
<td>N/A.</td>
<td>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.</td>
</tr>
<tr>
<td>Training Centers: (A) As a member, is my standard bred horse covered under the limited mortality form anywhere it is stabled. (B) If I am at a scheduled track and transporting my “HORSE” back to my farm, do I have coverage if the horse is killed in an auto accident.</td>
<td>(A) No, the track or training center must be listed (scheduled) on the policy. (B) Yes, subject to policy wording you would have coverage because you were transporting your horse to or from any USTA/CTA track.</td>
<td></td>
</tr>
<tr>
<td>As a member in “Good Standing,” am I covered for bodily injury and property damage caused by my “HORSE” wherever my horse is training or racing?</td>
<td>N/A</td>
<td>With exception of on track accidents, the liability coverage follows the “HORSE” anywhere in the US and Canada.</td>
</tr>
<tr>
<td>Question</td>
<td>Response</td>
<td>Additional Information</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Is this my own policy and limits?</td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Can Markel add another person as &quot;Additional Insured&quot; under the policy?</td>
<td>N/A</td>
<td>No. No additional interests can be added to the policy or listed on a Certificate of Insurance.</td>
</tr>
<tr>
<td>Can this policy be used as proof of &quot;Primary&quot; coverage?</td>
<td>No.</td>
<td>No.</td>
</tr>
<tr>
<td>I stable my five (5) standardbred horses at a training center that has 100 horses at the facility. Am I eligible for coverage?</td>
<td>Only if the training center is listed on the policy.</td>
<td>Yes, eligibility criteria is number of &quot;HORSES&quot; you own, lease or rent, up to 20.</td>
</tr>
<tr>
<td>I own 25 &quot;HORSES&quot; as defined by your policy. Am I eligible for coverage?</td>
<td>No. You must obtain your own individual or business insurance.</td>
<td>No, you must obtain your own individual or business insurance.</td>
</tr>
<tr>
<td>If a person comes onto my farm property and sustains an injury from a trip and fall. Am I eligible for coverage?</td>
<td>N/A</td>
<td>No. Only bodily injury or property damage caused by a member owned &quot;HORSE&quot; would be covered. Seek supplemental coverages for these exposures. Ex: Farmowners, Homeowners.</td>
</tr>
<tr>
<td>My training center or farm is not listed as a covered location. How do I apply for coverage?</td>
<td>Complete an application and submit it to Markel for approval. Application and cost available from Donna Hartmann at HFI.</td>
<td>N/A.</td>
</tr>
<tr>
<td>Does this policy continue during the off season or at a track facility on dark days?</td>
<td>Yes, if the location is scheduled, coverage continues. Subject to all terms/conditions.</td>
<td>Yes, as long as training activities are being conducted.</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Does this policy cover “theft” of tack/equipment?</td>
<td>No. Excluded.</td>
<td></td>
</tr>
<tr>
<td>Does the location I train my “HORSE” have to be “licensed” for my coverage to respond?</td>
<td>No. Must be scheduled on the policy.</td>
<td></td>
</tr>
<tr>
<td>I am a “member in good standing” of HHI and I travel to Canada to race. Does my coverage follow me?</td>
<td>Only while transporting your horse to or from a CTA facility.</td>
<td></td>
</tr>
<tr>
<td>If I have a claim what do I do?</td>
<td>Advise Markel immediately using the Harness Horsemen International Claim Form: Contact your local association or the HHI office.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Same procedure.</td>
<td></td>
</tr>
<tr>
<td>Is this all I need to know about my coverage.</td>
<td>No—This is a summary. Refer to the actual policy for all coverage, limits, limitations and exclusions.</td>
<td></td>
</tr>
<tr>
<td>Where can I get a copy of the policy to review?</td>
<td>Contact your local association or the HHI office. MSA 724-228-3644.</td>
<td></td>
</tr>
</tbody>
</table>
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: 8502AG066560-14
EFFECTIVE DATE: 06/01/09 – 06/01/10

TRACKS:
Balmoral Park
Bangor Raceway DBA: Hollywood Slots Hotel & Raceway
Cumberland Racetrack
Farmington
Fryeburg
Harrington Raceway
Hazel Park Harness
Lebanon Trotting Club at Lebanon Raceway
Maywood Park Trotting Assn
Meadowlands Race Track
Miami Valley Trotting at Warren Co. Fairgrounds
Mohegan Sun at Pocono Downs
Northfield Park Assoc
Northville Downs
Northville Racing Corp @ Northville Downs Race Track
Ocean Downs
Oxford
Players Bluegrass Downs
Presque Isle
Red Mile
Rosecroft Raceway
Scarborough Downs
Scioto Downs
Skohegan
Sports Creek Raceway
The Meadows Race Track & Casino
Thunder Ridge Track DBA: Appalachian Racing LLC
Topsham
Union
Windsor Raceway
York Co Agr Society

TRAINING CENTER:
Auglaize Co Fairgrounds
Ben Stafford Stables
Canfield Fair
Carousel Farm & Stable
Clinton County HHA
Dale Massey Farm
Gratz Fair Assn
Greene County Fair
H & H Stables
Holliknoll Farm
Indiana Meadows
Madison County Fairgrounds

Crete, IL
Bangor, ME
Cumberland, ME
Farmington, ME
Fryeburg, ME
Harrington, DE
Hazel Park, MI
Lebanon, OH
Melrose Park, IL
East Rutherford, NJ
Lebanon, OH
Wilkes-Barre, PA
Northfield, OH
Northville, MI
Northville, MI
Berlin, MD
Oxford, ME
Paducah, KY
Presque Isle, ME
Lexington, KY
Fort Washington, MD
Scarborough, ME
Columbus, OH
Skohegan, ME
Swartz Creek, MI
Meadow Lands, PA
Prestonsburg, KY
Topsham, ME
Union, ME
Windsor, ME
York, PA

Wapakoneta, OH
Feilton, DE
Canfield, OH
Dover, DE
New Vienna, OH
Berlin, MD
Xenia, PA
Xenia, OH
Seaford, DE
Franklin, VA
Augusta, ME
London, OH

List of Tracks/Training Centers (06/09)
Marveland Farms
Ocean Downs
Peter Miller Stable
Seneca Co Fairgrounds

Succassunna, NJ
Baltimore, MD
Toledo, OH
Republic, OH