



Members of Harness Horseman International Market Insurance- Effective 06/01/14 - 06/01/15

Commonly Asked Questions

Fire & Disaster

Third Party Liability

	<u>Inland Marine</u>	<u>General Liability</u>
Who's Covered?	<p>"Insured:" Member in <u>"Good Standing"</u> of Harness Horseman International.</p>	<p>"Insured:" Member in <u>"Good Standing"</u> of Harness Horsemen International.</p> <ul style="list-style-type: none"> ▪ Owning less than 20 "Horses." ▪ "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 <u>"Good Standing."</u>
Where am I covered?	<p>Only at Tracks and Training Center <u>specifically scheduled</u> (listed) on the policy or approved by Markel and added by endorsement.</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>In transit <u>to or from</u> any USTA/CTA track and/or specifically scheduled training center(s)</p>	

Note: Words in BOLD type found on definitions page of policy (See attached)



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My Coverage Applies:	<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>	As Excess for liability arising out of bodily injury on property damage cause 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.	<p>Purchase your own:</p> <ul style="list-style-type: none"> ▪ Horseowners ▪ Farmowners ▪ Homeowners ▪ Businessowners <p>Markel offers a full line of Equine policies. Visit www.horseinsurance.com</p>
Does coverage apply if a covered "Insured" "HORSE" caused bodily injury to another "insured" or another insured's property?	N/A	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.
Is there coverage for liability which arises out of an accident on the track?	N/A	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 sport, athletic contest, exhibition- Refer to MGL, 181 pages 3-11 for complete wording.

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<p><u>Training Centers:</u></p> <p>A. As a member, is my standardbred horse covered under the limited mortality form anywhere it is stabled?</p> <p>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?</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 to or form any USTA/CTA track.</p>	
<p>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?</p>	N/A	<p>With exception of on track accidents, the liability coverage follows the "HORSE" anywhere in the US and Canada.</p>
<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>Can Markel add another person as "Additional Insured" under the policy?</p>	N/A	<p>No. No additional interests can be added to the policy or listed on a Certificate of Insurance.</p>

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Can this policy be used as proof of "Primary" coverage?	No.	No.
I stable my five (5) standardbred horses at a training center that has 100 horses at the facility. Am I eligible for coverage?	Only if the training center is listed on the policy.	Yes, eligibility criteria is number of " HORSES " you own, Lease or rent, up to 20.
I own 25 " HORSES " as defined by your policy. Am I eligible for coverage?	No. You must obtain your own individual or business insurance.	No, you must obtain your own individual or business insurance.
If a person comes onto my farm property and sustains an injury from a trip and fall. Am I eligible for coverage?	N/A	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.
My training center or farm is not listed as a covered location. How do I apply for coverage?	Complete an application and submit it to Markel for approval. Application and cost available from Donna Hartman at HHI.	N/A
Does this policy continue during the off season or at a track facility on dark days?	Yes, if the location is scheduled, coverage continues. Subject to all terms/conditions.	Yes, as long as training activities are being conducted.

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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 follow 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: <ul style="list-style-type: none"> ▪ Complete and sign the two page claim form ▪ Coordinate reporting with your association and HHI. ▪ Include all requested info 	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 this policy to review?	Contact your local association or the HHI office.	

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Fire and Disaster Coverage Sites

Members of Harness Horsemen International as of 2/23/2015

Tracks	City and State
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
Maywood Park Trotting Association	Melrose Park, IL
Mohegan Sun at Pocono Downs	Wilkes-Barre, PA
Northern Maine Fair Race Track	Presque Isle, ME
Northfield Park Association	Northfield, OH
Northville Racing Corp @ Northville Downs Race Track	Northville, MI
Oxford	Oxford, ME
Players Bluegrass Downs	Paducah, KY
Red Mile	Lexington, KY
Running Aces Harness Track	Columbus, MN
Scarborough Downs	Scarborough, ME
Scioto Downs	Columbus, OH
Skowhegan	Skowhegan, ME
The Meadows Race Track & Casino	Meadow Lands, PA
Thunder Ridge Track dba Appalachian Racing LLC	Prestonsburg, KY
Topsham	Topsham, ME.

SmithBrothers.



Union	Union, ME
Windsor Raceway	Windsor, ME
York Co Agr Society	York, PA

Training Centers	City, State
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 Association	Xenia, PA
Greene County Fair	Xenia, PA
Ryan Stahl Farm	Republic, OH
Ivan Suggs Stable	Deshler, OH

SmithBrothers.