



## **INSURANCE PLAN FOR HORSE SHOWS**

### **NAMED INSURED**

The Horse Show Organization, while acting in the scope of their duties.

### **ADDITIONAL INSURED**

The Sponsoring Organization, Individual Committee Members, Officials, Judges, Course Designer, and Premise Owner with respect to their liability arising from the acts they perform at the direction of and within the scope of their duties for the insured.

### **PREMIUM**

Premium charge is based on the number of show days, not including the two days which may be required for preparation, "move-in" and dismantling, or "move-out" days. If the public is invited onto the premises, additional public event days must be declared.

Special premium charges may apply. To obtain premium quotation for shows open five days or longer, detailed information is required, including estimated total gate receipts for the show, number of spectators per day, and seating capacity.

### **POLICY TERM**

The period required for the preparation and the dismantling of the show, usually one day prior and one day after the show, effective 12:01 a.m.

### **IMPORTANT**

The insured must require that all independent contractors (including concessionaires on the show grounds) furnish the insured with a Certificate of Insurance as evidence that Worker's Compensation Insurance and Public Liability Insurance is in force during the show.

### **PRINCIPAL COVERAGES**

Commercial Liability Coverage - Bodily Injury and Property Damage; Medical Payments; Products/Completed Works; Fire Legal Liability; Personal and Advertising Liability Injury.

**Please Note:** Medical payments coverage is provided for all participants providing the insured has secured a signed release from each entrant.

**THIS IS A BRIEF DESCRIPTION. PLEASE REFER TO THE ACTUAL POLICY AND ENDORSEMENT FOR COVERAGE DETAILS.**