

## New York State Horse Council Insurance Program

These policies were designed for the activities of the New York State Horse Council and its affiliated chapters. However, if you are planning an event which is sponsored by the NYSHC or one of its chapters, In some cases an additional premium may be required (participation of non-members or type of event which is not listed under the main policy) Debbie Morano at 914-429-2248 or the ranch at 914-638-0271 or via e-mail at [DEBMORANO@AOL.COM](mailto:DEBMORANO@AOL.COM) if you have any questions. Snail mail address is: 50 Samsondale Ave. W. Haverstraw, NY 10993 It is also likely that you may need additional insured's to be added to the policy for certain events (for example a landowner). Debbie will instruct you to fill out a questionnaire for the company to review for each event. Please be aware that minors and non-members must complete release forms for each event. The following pages outline the coverage's of the two policies: commercial general liability, and accidental/medical.

INSURED PERSON means any person who is a general/chapter member of the NYSHC.

### **COVERED ACTIVITIES:**

This policy covers each insured person during the policy period while he or she is participating in a New York State Horse Council sponsored activity while on the premises designated by and under the direct supervision of the policyholder.

### **General Liability : Equisure, Inc. Aurora Co 80014**

Contact: 1-800-752-2472, Extension 305 (Patty) or Extension 308 (Lorrie)

Policy Limits: General Aggregate \$1,000,000

Each Occurrence \$1,000,000

Personal Advertising Injury Aggregate \$1,000,000

Products/Completed Operations Aggregate \$1,000,000

Fire Damage \$50,000; Property Damage Limit \$100,000; Horse Limit \$50,000;

Medical Payment Limit \$2,500.

### **Medical Coverage: Hartford Insurance Contact: Bauer Crowley, Inc 845-353-8500**

Accidental Medical Expense for Members \$50,000

Accidental Death for Members \$10,000

Accidental Dismemberment for Members \$10,000

Total Disability None