Equine Commercial General Liability

Argonaut Insurance Company



ELP-APP107-1018

Broker: Glo	obal Insurance Alliance	Broker Number: 372
Broker Licens	se Number: (AZ) 119780	
Policy and/or	Renewal #:	
Requested E	ffective Date:	

Melissa Braun www.globalinsaz.com 10909 E. Southwind Lane Scottsdale, AZ 85262 Phone 480.816.5665 Fax 480.837.5641 Melissa@globalinsaz.com										
Note: Incomplete										
Applicant:		Busine	ess Name: _							
Mailing Address:										
City:		Count	v:				State:	Zip:		
Phone: Website:		_	, <u></u>	Em				r <u></u>		
Applicant's Ownership Structure: Individual		Corporatio	on □	Associa	ation \square	Pa	rtnership	э П		
		•								
Location of business if different fro			e iocations a	ire utilizea, pi	lease alla	acri a separate	sneet.			
Use:										
Address:										
City:		Count	y:				State:	Zip:		
Does the applicant: Own □ or Lease			Pay Plan I	Desired?	Yes □	No □ As	k your l	broker for m	ore info	rmation.
Is applicant currently insured? Yes □ N	lo 🗆									
Most recent or present insurance company:						Annual pre	emium:	\$		
Has the applicant had any liability claims or reported incider	nts in the p	oast five	years?					Yes □	No □	
Has the applicant had coverage cancelled or refused in the past five years? (Not applicable in Missouri.) Yes □ No □										
Attach a separate sheet to explain all claims and reported incide	ents for the	past fiv	e-year perio	d. <u>Give dates</u>	, cause c	of loss, and am	ount pa	<u>id.</u>		
Are there any prior criminal convictions or pending criminal If yes, attach a separate sheet and explain.	charges a	gainst a	ny person r	amed on the	e policy?	•		Yes □	No □	
Has any person named on the policy ever been suspended If yes, attach a separate sheet and explain.	from, or h	ad mem	bership ter	minated by,	any equi	ine associatio	n?	Yes □	No □	
	Li	mits o	f Liabilit	y						
Each Occurrence Limit (Select one)				\$300,00		\$500,000		\$1,000,000		
General Aggregate Limit				\$300,000		\$500,000		\$1,000,000		
Fire Damage Limit (Any one Fire)				\$50,000		\$50,000		\$50,000		
Medical Payments (Any one Person)				\$5,000		\$5,000		\$5,000		
Double Aggregate Limit desired	Yes □	No □		\$600,000	0	\$1,000,000		\$2,000,000)	
Triple Aggregate Limit desired (Note: Only available with \$1,000,000 Occurrence Limit)	Yes □	No □		NA		NA		\$3,000,000)	
Excess Coverage desired	Yes □	No □	(Note: F	equires \$1,0	00,000 C	Occurrence Lim	nit, and S	\$2M or \$3M A	Aggregat	te Limit.)
Excess limits (Each Occurrence and General Aggregate)				\$1m □	\$2m	□ \$3m		\$4m □	\$5m □	
Optional Coverages – Subject to eligibility and underwriting approval.										
Equine Personal Liability desired	Yes □	No □	Produc	ts and Com	pleted C	Operations de	esired	,	Yes □	No □
Race Horse Owner's Liability desired	Yes □	No □	Person	al and Adve	rtising l	Injury desire	d		Yes □	No □
Equine Professional Liability desired	Yes □	No □				Liability desir			Yes □	No 🗆
Comprehensive Only Coverage (Only available with Farm Property coverage)										
Comprehensive Personal Liability Coverage Only	Yes 🗆		•			operty covera				
Equine Personal Liability desired	Yes □		,,			,,	J - 7			
Each Occurrence Limit (Select one) General Aggregate Limit (Not available in Illinois) Medical Payments (Any one Person)				\$300,000 \$600,000 \$5,000		\$500,000 \$1,000,000 \$5,000		\$1,000,000 \$2,000,000 \$5,000		

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Additional Insureds List Additional Insureds and describe their connection to and should be listed on the next page for coverage consume:		t Trainers, Instructors, ai	nd Clinicians are not eligible as Addi Relationship:	tional Insureds
			·	
1				
2				
3				
	Summary of Equine	Activities		
Description of your operation:				
Years experience with horses:	Professional years operati	ng this type of an operat	tion as a business:	
Please describe your equine education, competition exp	perience, officiating, judging, instruct	ors licenses, etc.:		
If you are not the primary manager, Manager's Name:				Eyn:
if you are not the primary manager, manager 3 Name.			Agcrears	Ελρ
24-hour supervision of facility	Yes □	No □		
Emergency numbers posted	Yes □	No 🗆		
Safety & Barn Rules posted and written out	Yes □ Enclose copies.	No □	Riding Helmets are Required:	
Current liability waivers utilized	Yes □ Enclose copies.	No □	☐ By everyone ALL OF THE TIM	E
State Equine Activity signs posted	, Yes □	No □	☐ 18 and under ALL OF THE TIME	ΛE
Fire Drills conducted	Yes □	No □	☐ Everyone while jumping/speed	work
No Smoking signs posted	Yes □	No □	☐ Only 18 and under while jumpi	ng
Smoke Alarms	Yes □	No □	□ Not required	
Smoking allowed in barns	Yes □	No □		
Shoes with heels required for riders	Yes □	No □		
Is all fencing in good condition? Describe security measures and type of fencing ut	Yes □ No □ illized to prevent horse(s) from havin	g access to public roads	s:	
Coverage will be provided only for exposure	es marked "Yes." Remember, a	ny events or activities	s not described/disclosed are <u>no</u>	ot covered.
Maximum number of h Maximum number of h Maximum number of h	s you own: s you lease from others: orses you own or lease from others orses you lease to others on premise orses you lease to others off premise orses used for Riding Instruction /	es:	e shows etc.):	
Do you use any horses for driving, pulling, or work?	Yes □ No □			
If yes, please explain:				
Do you own Race Horses?	Yes □ No □ If yes, I	number of Race Horses	owned.	
If yes, please indicate breed, type of racing activity your hor	se(s) participate in, and give a brief de			r primary activity,
please complete the Race Horse Owner's & Trainer's CGL	аррисацоп.)			
Breeding Yes \(\text{No} \(\text{No} \) Average Stud Fee of Total number of stallions standing stud (L Total number of stallions, that you own or Total number of mares covered annually Total number of mares, which you own, or the total number of mares, which you own.	ive and Artificial Insemination) on partial ownership, standing at on premises:		Insemination) off premises:	\$
Boarding Yes □ No □				
	Maximum:	Minimum	Avorage:	
What is the total number of horses boarded monthly:	Maximum:	D . D .		
Average number of horses on:	Full Board:			
Monthly charge per horse:	Full Board: <u>\$</u>	Pasture Board:	<u>\$</u>	
Total number of stalls on premises:				
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Horse Sales	Yes □	No □	Owned by your	Owned by others:	Total
How many horses do you sell annually: Average value of horses sold:			Owned by you: Owned by you: \$\frac{1}{2} \text{ out:} \frac{1}{2} \te		
7. Voluge value of Heroes cold.			omiou by you.		
Training	Yes □	No □	la de se a de sé Treise est Os Os Oses	alaga Trajalaga	
Average number of horses in full training Average number of training rides weekly		_		nises training:	
, wording manifest of training made weekly			udining.		
Independent Trainers	Yes □	No □	(Must be 18 years or ol	lder)	
1		Y	ears Exp 2		Years Exp
3		Y	ears Exp 4		Years Exp
5.0				· · · · · · · · · · · · · · · · · · ·	
Riding Instruction	Yes □	No □	Anyone under 21 giving	, ,	J
Type of instruction:					
Operation's Total Riding Instruction, both	On and O	t Premise	- ,		
Total lessons given annually:			-	ekly lessons given on Client's Own h	· · · · · · · · · · · · · · · · · · ·
Average cost per lesson:	\$		Average number of we	ekly lessons given on School/Insured	rs norse(s):
Any Day Camp activities?	Yes □	No □	(If yes, the Equestrian L	Day Camp Supplemental Application	must be completed.)
Independent Instructors	Yes □	No □	(Must be 18 years or ol	lder)	
1		Y	ears Exp 2		Years Exp
3		Y	ears Exp. 4.		Years Exp.
			<u></u>		
Officiating/Judging	Yes □	No □	Total show days Judgin	ng / Officiating annually:	
On Premises Riding Clinics	Yes □	No □	Total Clinic Days:	No. of participants p	per day:
Clinic Dates:					
Description of Clinic:					
Off Premises Riding Clinics	Yes □	No □	Total Clinic Days:	No. of participants	oer day:
Clinic Dates:					oci day
Description of Clinic:					
				r office prior to the clinic date. Company in advance of the clinic.	
Host Shows / Events	Yes □	No □	along with descript	escription of the show/event (such tions of the types of classes/events ent bill or flyer or last year's flyer. U	offered. Where possible, please
Hosted Sanctioned Show Days per yea	ar:		Sanctioning Organization	on(s):	
Event/Show date(s):				. ,	
Description of event:				tivities:	
Average number of participants per Shov	/ / Event:			ectators per Show / Event Day:	
Maximum number of participants:				pectators:	
Hosted Non-Sanctioned Show Days pe			<u> </u>		
Event/Show date(s):					
Description of event:			Description of event ac	tivities:	
Average number of participants per Shov	/ / Event:		Average number of spe	ectators per Show / Event Day:	
Maximum number of participants:			Maximum number of sp	pectators:	
				I in our office prior to the show/eve to the Company in advance of the s	
Tack Store / Retail Sales	Yes □	No □	(Tack manufacturing and rep	pair not eligible.) Annual Gross Re	evenue from Sales:
If yes, please describe types of items sold a	nd locations	where ite	ms are sold:		
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Arena / Facility Rentals Do you rent your facility to others? If yes, please explain to whom, how often	en, and for what types o	of events. Please also submit the writ	ten guidelines for use of	the facility and any rental agre	Yes □ eements / user	No □ guides.
Pony Rides	Yes □ No I	☐ (If yes, the Pony Rides Sup	plemental Application	must be completed.)		
Horse Drawn Vehicle Rides	Yes □ No I	☐ (If yes, the Horse Drawn Ve	ehicle Rides Suppleme	ntal Application must be com	npleted.)	
Do you own dogs?	Yes □ No I	☐ If yes, how many, what type,	and for what purpose: _			
Are other dogs permitted at your faci	, ,				Yes □	No □
Has any dog you own or any dog you behavior, or required special handlin				threatening, or unpredictable	e Yes □	No □
Other animals on premises?	Yes □ No I	☐ If yes, how many, what type,	and for what purpose:			
Hunting on premises? Please explain hunting activities:	Yes □ No I	, ,	□ Others	Do you charge a fee?	Yes □	No 🗆
Swimming pool on premises? If yes, do you have a security fence a ls the pool for your personal use only If no, please explain:	/?				Yes □ Yes □ Yes □	No 🗆 No 🗅
Is alcohol permitted on premises? If yes, describe:	,				Yes □	No □
Is alcohol sold, served, or furnished of the served of the	on premises?				Yes □	No □
Note: The sale of alcohol is no	ot covered by the po	licy. Policies are subject to liquo	or liability exclusion.			
Is CARE, CUSTODY OR CONTROL	(CCC) coverage des	ired?			Yes □	No □
The CCC rates below include incide Coverage is not available to Commetenders the limits selected.	nercial Haulers. Plea		only provide a defen	se up to the point where th		
	winners Limit De III	Aggregate Limit Per Y				
	ximum Limit Per Hors	•	<i>,</i> , , , , , , , , , , , , , , , , , ,		e over 20 hors	es.
□ 1) □ 2)	\$5,000 \$5,000	\$25,000 \$50,000		3300.00 3375.00	\$5.00 \$8.00	
□ 2) □ 3)	\$5,000 \$10,000	\$50,000 \$50,000		3400.00	\$0.00 \$9.00	
□ 4)	\$10,000	\$100,000		3475.00	\$10.00	
□ 5)	\$15,000	\$100,000			\$13.00	
□ 6)	\$25,000	\$100,000	\$	550.00	\$15.00	
□ 7)	\$25,000	\$250,000			\$17.00	
□ 8)	\$25,000	\$300,000			\$18.00	
□ 9) □ 10)	\$50,000	\$300,000			\$20.00	
□ 10)	\$100,000	\$300,000	·		\$25.00	
□ 11) □ 12)	\$100,000 \$250,000	\$500,000 \$500,000	Submit fo	•		
□ 12) □ 13)	\$250,000 \$500,000	\$500,000 \$1,000,000	Submit fo Submit fo	•		
If only local transportation coverage (If you marked "No", local transportation	is desired, mark "No"	and \$100 will be deducted from the	e total CCC premium.	<u> </u>	of the policy.)	No □
		p			- 17.7	

Average number of nor Maximum number of no Maximum value of an in	on-owned horses in y	our Care, Custody o	r Control (Breeding, E	Boarding, Sales,	Training, etc.):	c.):		_
Do you transport horses in your Care, Custody or Control? Yes □ No □								No □
If yes, how often, for wha	at reasons, and for who	om you transport horse	es:					
Do you transport horse If yes, please describe:	, ,	•			•		Yes □	No □
Type and capacity of yo	our horse trailer(s):							
Are your horse trailers	in good repair?						Yes □	No □
Are your horse trailers on a regular maintenance program?							No □	
Annual Gross Rever	nues from Equine	Activities						
Leasing out horses:	\$	Breeding:	\$	Boarding:	\$	Horse Sales:	\$	_
Training:	\$	Riding Instruction:	\$	Day Camps:	\$	Officiating:	\$	_
Riding Clinics:	\$	Hosting Shows:	\$	Tack/Retail Sal	les:\$	Arena Rentals:	\$	_
Pony Rides:	\$	Horse Vehicle Rid	les:\$	Other ():\$ (Expl	ain below.)		
				Total Annual (Gross Revenue:	\$		_
	Note: If you have activities which are not described within the application, they must be listed with explanations, volume of activity, and revenues for coverage to be considered. Any events or activities not described/disclosed are not covered.							

If you have not listed all of your activities and exposures with explanations and revenues, list them here. Use extra pages as necessary.

(REMEMBER: EXPOSURES NOT DECLARED ARE NOT COVERED.)

NO COVERAGE WILL BE PROVIDED FOR COMMERCIAL TRAIL RIDE OPERATIONS!

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GENERAL FRAUD STATEMENT

(Not applicable in the states mentioned below where a specific warning applies.)

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, may be committing a fraudulent insurance act, and may be subject to a civil penalty or fine.

Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Arkansas, District of Columbia, Louisiana, Rhode Island, West Virginia - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado- It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies

Florida - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas - Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading. information concerning any fact material thereto commits a fraudulent insurance act.

Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Maryland - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey, New Mexico - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is quilty of a crime and may be subject to civil fines and criminal penalties.

Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma - WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon - Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia, Washington - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

DECLARATION

DO NOT SIGN THIS APPLICATION UNTIL YOU HAVE READ ALL OF ITS CONTENTS AND THE APPLICABLE FRAUD WARNING(S):

I have reviewed the contents of this application and with my signature, I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the Insurance Company.

This application will become a part of and be incorporated into any insurance policy/coverage that may be issued by the Company to me/us.

New York - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

□ I/We agree to allow information to be sent electronically, including policy documents, notices and other supporting documents. □ I/We select the option to receive both electronic and paper copies of policy documents, notices and other supporting documents. □ I/We reject the option of receiving documents in connection with my insurance policy electronically and will continue to receive paper copies.						
(Must be signed and dated)						
Applicant's Signature:	Date:					
Broker Signature: (required in NH)—	Date:					

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