

INTERCOLLEGIATE HORSE SHOWS ASSOCIATION

COACH LIABILITY INSURANCE SUMMARY

The following outline is a brief summary of the insurance coverage offered to IHSA coaches. The master policy terms, conditions and exclusions will apply should there be a dispute about coverage.

Carrier: Certain Underwriters at Lloyd's

Agent: Equisure, Inc.

Covered Activities: Coaching for IHSA Practices, Competitions and/or Teams

- This policy does not cover you as an employee of the Intercollegiate Horse Shows Association.
- This policy does not cover the Coach for Private Lessons to IHSA Clients where you have a private training agreement OR other private lessons.

Coverage: The Intent of coverage is to provide liability insurance for the Equine Professional for IHSA Coaching and/or Training at shows or IHSA Teams at individual Facilities. Liability means bodily injury or property damage that the equine professional is negligent for while performing their insured activities.

Eligibility: The IHSA Equine Professional that has completed an application and paid the premium to Equisure. Must be member of IHSA and be least 21 years of age.

Period of Coverage: Period of Coverage shall commence upon acceptance (by Equisure) of a completed application and valid premium payment and shall expire 8/1/20. There are no prorated premiums and premiums must be paid yearly.

General/Professional Liability Limits per Coach

\$1,000,000 Each Occurrence Limit

\$1,000,000 General Aggregate Limit (Other than Products/Completed Operations)

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

THE FOLLOWING LIMITS ARE SUB-LIMITS OF AND NOT IN ADDITION TO THE LIMITS SHOWN ABOVE:

\$1,000,000 Personal & Advertising Injury limit any one person \$1,000,000 Equine Professional Liability Limit any one act, error or omission.

Property Damage Limit: \$100,000 for property rented or loaned to you for a "covered activity" or in your care, custody or control (other than "horses")

Horse Limit: \$50,000 any one horse in your care, custody, or control

\$100,000 in the aggregate for "horses" in your care, custody or control

\$50,000 Fire Damage Limit any one fire

\$5,000 Medical Payment Limit any one person

Claims, Certificates and Insurance Questions Contact: Equisure, Inc. email: info@equisure-inc.com or call 800-752-2472