

INTERCOLLEGIATE HORSE SHOWS ASSOCIATION COACH LIABILITY INSURANCE SUMMARY

The following outline is a summary only of the insurance coverage offered to IHSA coaches. The coverage and limits presented are a simplified outline of the respective insurance policy(ies) and do not alter the terms and conditions of any policy(ies). The actual policy(ies) issued by the insurance company govern the coverages provided and should be read for coverage terms, limits of liability definitions, exclusions and conditions pertaining to the specific insurance program. Equisure reserves the right, at its sole discretion, to amend or revise this summary at any time without notice.

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 Non-IHSA lessons to any Clients, including where you have a private training agreement OR other private lesson.

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, paid the premium and approved by Equisure. Must be a member of IHSA and be at least 21 years of age. Coach's with prior claims history are not eligible for coverage.

Period of Coverage: Period of Coverage shall commence upon acceptance (by Equisure) of a completed application and valid premium payment and shall expire 8/1/27. 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

\$100,000 Fire Damage Limit any one fire

\$5,000 Medical Payment Limit any one person

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

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