

Race Horse Homeowner, Ranch & Estate Program Renewal Application



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Producer: _____ Number: _____
 Last Year's Policy #: _____
 Expiration Date: _____
 Requested Effective Date: _____
Submit early to avoid any lapse in coverage.

Note: Incomplete applications will be returned to the applicant.

Applicant: _____ Social Security Number(s): _____
 Farm Name: _____
 Mailing Address: _____
 City: _____ County: _____ State: _____ Zip: _____
 Phone: _____ Fax: _____ Contact Person: _____
 Website: _____ E-mail: _____

Applicant's Ownership Structure: Individual Corporation Association Partnership

Farm location(s) if different from above. If multiple locations are utilized, please attach a separate sheet.

Use: _____ Number of Acres: _____
 Address: _____
 City: _____ County: _____ State: _____ Zip: _____

Does the applicant: Own or Lease the facilities utilized by the applicant.

Pay Plan Desired? Yes No **Ask your broker for more information.**

Have you had any claims and/or incidents in the past five years which have not been reported to the Company? Yes No
Attach a separate sheet to explain all claims and reported incidents for the past five-year period. Give dates, cause of loss, and amount paid.

Are there any prior criminal convictions or pending criminal charges against any person named on the policy? Yes No
If yes, attach a separate sheet and explain.

Has any person named on the policy ever been suspended from, or had membership terminated by, any equine association? Yes No
 Has any racing license of any person named on the policy ever been suspended or revoked? Yes No
Attach a separate sheet and explain any "yes" answer.

Property Section

1. Have you added any farm locations from the previous policy? Yes No
If yes, describe: _____
2. Have there been any changes in building values from the previous policy? Yes No
If yes, explain. Broker should submit value substantiation worksheet: _____
3. Do all building values reflect at least 80% of the cost to replace them at today's construction costs? Yes No
4. If there has been any new construction in the last year to existing buildings or any new buildings added that the Company has not been advised of, please complete page 2 of the *Race Horse Homeowner, Ranch & Estate Program application* with the new building information and include this page along with photos and replacement cost information. Required Information Enclosed
New Building Name / Use: _____
5. Provide a schedule of any changes in your tack, machinery, or other farm equipment from the previous policy. Information Enclosed
6. Have there been any changes with your *Mortgagee* or *Loss Payee* (additions/deletions/address) from the previous policy? Yes No
If yes, please give details: _____

7. Provide a schedule of any changes in your jewelry, furs, cameras or fine arts from the previous policy. Enclosed
Describe the item and its current value. Appraisals may be required.

Date producer last inspected the premises: _____

Liability Section

Limits of Liability

Comprehensive Personal Liability Only Desired	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Each Occurrence Limit (<i>Select one</i>)		\$500,000 <input type="checkbox"/>	\$1,000,000 <input type="checkbox"/>
General Aggregate Limit		\$1,000,000	\$2,000,000
Medical Payments (Any one Person)		\$5,000	\$5,000

(Note: If only selecting CPL coverage, please skip to Optional Coverages below.)

Equine Commercial General Liability desired	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Comprehensive Personal Liability desired	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Each Occurrence Limit (<i>Select one</i>)		\$500,000 <input type="checkbox"/>	\$1,000,000 <input type="checkbox"/>
General Aggregate Limit		\$500,000	\$1,000,000
Fire Damage Limit (Any one Fire)		\$50,000	\$50,000
Medical Payments (Any one Person)		\$5,000	\$5,000
Double Aggregate Limit desired	Yes <input type="checkbox"/> No <input type="checkbox"/>	\$1,000,000	\$2,000,000
Triple Aggregate Limit desired			
<i>(Note: Only available with \$1,000,000 Occurrence Limit)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A	\$3,000,000

Excess Coverage desired	Yes <input type="checkbox"/> No <input type="checkbox"/>	<i>(Note: Requires \$1,000,000 Occurrence Limit, and \$2M or \$3M Aggregate Limit.)</i>			
Excess limits (Each Occurrence and General Aggregate)		\$1m <input type="checkbox"/>	\$2m <input type="checkbox"/>	\$3m <input type="checkbox"/>	\$4m <input type="checkbox"/> \$5m <input type="checkbox"/>

Optional Coverages – Subject to eligibility and underwriting approval.

Equine Personal Liability desired	Yes <input type="checkbox"/> No <input type="checkbox"/>	Products and Completed Operations desired	Yes <input type="checkbox"/> No <input type="checkbox"/>
Race Horse Owner's Liability desired	Yes <input type="checkbox"/> No <input type="checkbox"/>	Personal and Advertising Injury desired	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.*

Additional Insureds

List Additional Insureds and describe their connection to your equine activities. Do not list employees.

Name: _____ Address: _____ Relationship: _____

1. _____
2. _____
3. _____

Summary of Equine Activities

Please indicate the breed and type of racing activity you participate in: _____

Description of your operation: _____

Years experience in the racing industry: _____

What types of racing licenses do you hold and in what states: _____

24-hour supervision of facility	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Riding Helmets are Required: <input type="checkbox"/> By everyone ALL OF THE TIME <input type="checkbox"/> 18 and under ALL OF THE TIME <input type="checkbox"/> Everyone while jumping/speed work <input type="checkbox"/> Only 18 and under while jumping <input type="checkbox"/> Not required
Emergency numbers posted	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Safety & Barn Rules posted and written out	Yes <input type="checkbox"/> <i>Enclose copies.</i>	No <input type="checkbox"/>	
Current liability waivers utilized	Yes <input type="checkbox"/> <i>Enclose copies.</i>	No <input type="checkbox"/>	
State Equine Activity signs posted	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Fire Drills conducted	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
No Smoking signs posted	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Smoke Alarms	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Smoking allowed in barns	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Shoes with heels required for riders	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Is all fencing in good condition? Yes No

Describe security measures and type of fencing utilized to prevent horse(s) from having access to public roads: _____

Describe security measures utilized to prevent horse(s) from coming into contact with the general public: _____

Coverage will be provided only for exposures marked "Yes." Remember, any events or activities not described/disclosed are not covered.

Owned / Leased Horses

Total number of race horses and/or horses in race training which you or your business own, in full or in part: _____

Total number of non-racing horses (breeding / ponying etc.) which you or your business own/lease, in full or in part: _____

Maximum number of horses you lease to others on premises: _____

Maximum number of horses you lease to others off premises: _____

Breeding Yes No Average Stud Fee charged: \$ _____

Total number of stallions standing stud (Live and A.I.) on premises: _____

Total number of stallions, that you own or have partial ownership, standing at stud (Live and A.I.) off premises: _____

Total number of mares covered annually on premises: _____

Total number of mares, which you own, covered annually off premises: _____

Boarding Yes No

What is the total number of horses boarded monthly: Maximum: _____ Minimum: _____ Average: _____

Average number of horses on: Full Board: _____ Pasture Board: _____

Monthly charge per horse: Full Board: \$ _____ Pasture Board: \$ _____

Total number of stalls on premises: _____

Horse Sales Yes No

How many horses do you sell annually: Owned by you: _____ Owned by others: _____ Total: _____

Average value of horses sold: Owned by you: \$ _____ Owned by others: \$ _____

Training Yes No

Number of horses which you train and own, in full or in part. Maximum: _____ Minimum: _____ Yearly Average: _____

Number of horses in training in which you have no full or partial ownership: Maximum: _____ Minimum: _____ Yearly Average: _____

Please give a brief description of operation: _____

Do you own dogs? Yes No If yes, how many, what type, and for what purpose: _____

Are other dogs permitted at your facility? Yes No

If yes, please explain your policy regarding dogs: _____

Has any dog you own or any dog you allow on your premises bitten or caused injury to anyone, shown aggressive, threatening, or unpredictable behavior, or required special handling to prevent injury to others? (If yes, attach details on a separate page.) Yes No

Other animals on premises? Yes No If yes, how many, what type, and for what purpose: _____

Hunting on premises? Yes No If yes, by: Owners Others Do you charge a fee? Yes No

Please explain hunting activities: _____

Swimming pool on premises? Yes No

If yes, do you have a security fence around your pool? Yes No

Is the pool for your personal use only? Yes No

If no, please explain: _____

Is alcohol permitted on your premises? Yes No

If yes, describe: _____

Is alcohol sold, served, or furnished on your premises? Yes No

If yes, describe: _____

Note: The sale of alcohol is not covered by the policy. Policies are subject to liquor liability exclusion.

Is **CARE, CUSTODY OR CONTROL (CCC)** coverage desired? Yes No

The rates below include incidental transportation coverage for transportation of non-owned horses in your care while in the Continental U.S. and Canada. **Coverage is not available to Commercial Haulers. Please note that CCC coverage will only provide a defense up to the point where the insurance company tenders the limits selected.**

Select from the limits below.

	Maximum Limit Per Horse	Aggregate Limit Per Policy
<input type="checkbox"/> 1)	Limit: \$25,000 Per Horse /	\$250,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 2)	Limit: \$50,000 Per Horse /	\$300,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 3)	Limit: \$100,000 Per Horse /	\$300,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 4)	Limit: \$100,000 Per Horse /	\$500,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 5)	Limit: \$250,000 Per Horse /	\$500,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 6)	Limit: \$250,000 Per Horse /	\$1,000,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 7)	Limit: \$500,000 Per Horse /	\$500,000 Maximum Loss Per Policy Year
<input type="checkbox"/> 8)	Limit: \$500,000 Per Horse /	\$1,000,000 Maximum Loss Per Policy Year

If only local transportation coverage is desired, mark "No" and \$100 will be deducted from the total CCC premium. No

(If you marked "No", local transportation coverage will be provided only up to a 100 mile radius from the address shown on the declaration page of the policy.)

Average number of non-owned horses in your Care, Custody or Control (Breeding, Boarding, Sales, Training, etc.): _____

Maximum number of non-owned horses in your Care, Custody or Control (Breeding, Boarding, Sales, Training, etc.): _____

Maximum value of an individual non-owned horse in your Care, Custody or Control (Breeding, Boarding, Sales, Training, etc.): _____

Do you transport horses in your Care, Custody or Control? Yes No

If yes, how often, for what reasons, and for whom you transport horses: _____

Do you transport horses not usually in your Care, Custody or Control? (Coverage not provided for Commercial Haulers.) Yes No

If yes, please describe: _____

Type and capacity of your horse trailer(s): _____

Are your horse trailers in good repair? Yes No

Are your horse trailers on a regular maintenance program? Yes No

Annual Gross Revenues from Equine Activities

Breeding: \$ _____ Boarding: \$ _____ Horse Sales: \$ _____

Training: \$ _____ Race Earnings: \$ _____

Other (): \$ _____ (Explain below.) **Total Annual Gross Revenue: \$ _____**

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.)

Regulatory Fraud Warnings

In Arkansas, Louisiana, and 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 GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES INCLUDING CONFINEMENT IN PRISON.

In Colorado, District of Columbia, Maine, Tennessee, and Virginia
 WARNING: It is a crime to knowingly provide false, incomplete or misleading facts or information to an insurer for the purpose of defrauding or attempting to defraud the insurer or any other person. Penalties may include imprisonment, fines, denial of insurance benefits, and civil damages. In Colorado, 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 from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

In Florida and Oklahoma
 WARNING: 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.

In Kentucky, New York, and 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. In New York, the civil penalties may not exceed five thousand dollars and the stated value of the claim for each such violation.

In New Jersey
 Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

In 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.

I/We understand that this is a policy of indemnity and will only provide a defense up to the point where the insurance company tenders the coverage limit for settlement.
 I/We understand and agree that any misstatement of warranty or fact on this application shall be considered a violation of coverage afforded under any policy issued on the basis of this application. I/We understand and agree that this application shall form a part of any policy issued. I/We understand that this application is not a binder. I/We understand that the Company requires that I/we obtain additional insured certificates of insurance from independent contractors for coverage to remain in effect. I/We understand any policy issued will not provide Worker's Compensation Coverage and/or any Employer's Liability coverage.

(Must be signed and dated)

Applicant's Signature: _____

Print name: _____ Date: _____