

Race Horse Owner's & Trainer's Commercial General Liability

Argonaut Insurance Company

Exclusivley Underwritten By



Broker: Athena Insurance and Financial Services Broker Number: 209 223-1870

Broker License Number: CA 0588228 | National 2709340

Policy and/or Renewal #: _____

Requested Effective Date: _____

Note: Incomplete applications will be returned to the applicant.

Applicant: _____ Business Name: _____

Mailing Address: _____ Contact Person: _____

City: _____ County: _____ State: _____ Zip: _____

Phone: _____ Website:s _____ Email: _____

Applicant's Ownership Structure: Individual Corporation Association Partnership

Location of business if different from above. If multiple locations are utilized, please attach a separate sheet.

Use: _____

Address: _____

City: _____ County: _____ State: _____ Zip: _____

Does the applicant: Own or Lease Pay Plan Desired? Yes No Ask your broker for more information.

Is applicant currently insured? Yes No

Most recent or present insurance company: _____ **Annual premium: \$** _____

Has the applicant had any liability claims or reported incidents in the past 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 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.

Limits of Liability

Each Occurrence Limit (Select one)		\$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	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A	\$3,000,000
<i>(Note: Only available with \$1,000,000 Occurrence Limit)</i>			

Excess Coverage desired Yes No *(Note: Requires \$1,000,000 Occurrence Limit, and \$2M or \$3M Aggregate 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 <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"/>
		Comprehensive Personal Liability desired	Yes <input type="checkbox"/> No <input type="checkbox"/>
		<i>(Only available with Farm Property coverage)</i>	

Comprehensive Personal Liability Coverage Only Yes No *(Only available with Farm Property coverage)*

Each Occurrence Limit (Select one)	\$300,000	\$ 500,000	\$1,000,000
General Aggregate Limit (Not available in Illinois)	\$600,000	\$1,000,000	\$2,000,000
Medical Payments (Any one Person)	\$5,000	\$5,000	\$5,000

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	No
Emergency numbers posted	Yes	No
Safety & Barn Rules posted and written out	Yes	No
Current liability waivers utilized	Yes	No
State Equine Activity signs posted	Yes	No
Fire Drills conducted	Yes	No
No Smoking signs posted	Yes	No
Smoke Alarms	Yes	No
Smoking allowed in barns	Yes	No
Shoes with heels required for riders	Yes	No

Riding Helmets are Required:

By everyone ALL OF THE TIME
 18 and under ALL OF THE TIME
 Everyone while jumping/speed work
 Only 18 and under while jumping
 Not required

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 Artificial Insemination) on premises: _____

Total number of stallions, that you own or have partial ownership, standing at stud (Live and Artificial Insemination) 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: 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
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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
1)	Limit:	\$25,000 Per Horse	/	\$250,000 Maximum Loss Per Policy Year
2)	Limit:	\$50,000 Per Horse	/	\$300,000 Maximum Loss Per Policy Year
3)	Limit:	\$100,000 Per Horse	/	\$300,000 Maximum Loss Per Policy Year
4)	Limit:	\$100,000 Per Horse	/	\$500,000 Maximum Loss Per Policy Year
5)	Limit:	\$250,000 Per Horse	/	\$500,000 Maximum Loss Per Policy Year
6)	Limit:	\$250,000 Per Horse	/	\$1,000,000 Maximum Loss Per Policy Year
7)	Limit:	\$500,000 Per Horse	/	\$500,000 Maximum Loss Per Policy Year
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: _____

Other (_____)

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.)

GENERAL FRAUD STATEMENT

email: insurance@athenainurance.com

(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 guilty 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 _____ Date _____
(required in NH) :

