

StarNet Insurance Company

A Berkley Company

Home Office: 475 Steamboat Road, Greenwich, CT 06830 800-343-0592

Underwriting Office: Berkley Underwriting Partners, LLC 3655 North Point Parkway, Suite 430, Alpharetta, GA 30005 866-298-5525

EQUINE ASSOCIATION OWNERS AND TRAINERS LIABILITY POLICY APPLICATION – FLORIDA

THIS IS NOT A BINDER. COVERAGE WILL NOT BE CONSIDERED UNLESS THIS FORM IS FULLY COMPLETED, SIGNED AND DATED BY THE APPLICANT [SIGN AND DATE ON PAGE 2]. COVERAGE IS BOUND ONLY WHEN YOUR CHECK FOR THE FULL AMOUNT IS RECEIVED BY OUR AGENT.

Application for Insurance (Please print):											
Your Name:											
Business Name (if applicable):											
Mailing Address:											
Telephone Number:						Facsimile Number:					
Your principal activities:			<input type="checkbox"/> Owner			<input type="checkbox"/> Trainer			<input type="checkbox"/> Other – Describe:		
Number of Horses Owned/Trained:											
Principal use of horse(s)											
Describe fully any liability incidents in the last five (5) years (Date of loss, description, loss amount):											
Rating at Limits of Insurance of \$1,000,000 / \$2,000,000 with Federal Terrorism Risk Insurance:											
Rates per Horse for Coverage Bound between 1 Nov and 30 Apr:						Rates per Horse for Coverage Bound after 1 May:					
Horses Declared:			Premium Per Horse:			Horses Declared:			Premium Per Horse:		
1 Horse			\$ 90.00			1 Horse			\$ 50.00		
2 Horses			\$ 180.00			2 Horses			\$ 100.00		
Each Additional Horse			\$ 90.00			Each Additional Horse			\$ 50.00		
Minimum premium is \$180.00						Minimum premium is \$100.00					
Florida Hurricane Catastrophe Fund Surcharge between 1 Nov and 30 Apr:						Florida Hurricane Catastrophe Fund Surcharge after 1 May:					
Horses Declared and Surcharge Per Horse:						Horses Declared and Surcharge Per Horse:					
1-2 Horses	\$	2.00	14 Horses	\$	13.00	1-2 Horses	\$	1.00	14 Horses	\$	7.00
3 Horses	\$	3.00	15 Horses	\$	14.00	3 Horses	\$	2.00	15 Horses	\$	8.00
4 Horses	\$	4.00	16 Horses	\$	14.00	4 Horses	\$	2.00	16 Horses	\$	8.00
5 Horses	\$	5.00	17 Horses	\$	15.00	5 Horses	\$	3.00	17 Horses	\$	9.00
6 Horses	\$	5.00	18 Horses	\$	16.00	6 Horses	\$	3.00	18 Horses	\$	9.00
7 Horses	\$	6.00	19 Horses	\$	17.00	7 Horses	\$	4.00	19 Horses	\$	10.00
8 Horses	\$	7.00	20 Horses	\$	18.00	8 Horses	\$	4.00	20 Horses	\$	10.00
9 Horses	\$	8.00	30 Horses	\$	27.00	9 Horses	\$	5.00	30 Horses	\$	15.00
10 Horses	\$	9.00	40 Horses	\$	36.00	10 Horses	\$	5.00	40 Horses	\$	20.00
11 Horses	\$	11.00	50 Horses	\$	45.00	11 Horses	\$	6.00	50 Horses	\$	25.00
12 Horses	\$	11.00	60 Horses	\$	54.00	12 Horses	\$	6.00	60 Horses	\$	30.00
13 Horses	\$	12.00	70 Horses	\$	63.00	13 Horses	\$	7.00	70 Horses	\$	35.00
Premium Computation:											
			\$						\$		
Number of Horses Declared			Rate per horse from Schedule above						Total Premium		
Florida Hurricane Catastrophe Fund Surcharge (1 percent from Schedule):									\$		
Total Premium & Florida Hurricane Catastrophe Fund Surcharge Due:									\$		

FRAUD WARNING

Please read the following fraud warning and sign the application were indicated.

NOTICE TO FLORIDA APPLICANTS – 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.

APPLICATION MUST BE SIGNED AND DATED ON PAGE TWO (2)

Send application with full premium payment to:

Lavin Insurance Group, LLC
Attention: Ms. Shawna Lee Dietrich – Florida License Number: A068357
P. O. Box 1001
Pewee Valley, KY 40056
Telephone: 800-446-3112 or 502-228-1600
www.lavininsurance.com

Please make your check payable to: Stone Lane, LLC

Animal Mortality insurance for horses is available from Lavin Insurance Group.

Do you have animal mortality insurance for your owned horses? Yes No.

Would you like an agent to call you about available coverages and premiums? Yes No

SUMMARY OF INSURANCE:

NO COVERAGE IS PROVIDED BY THE FOLLOWING SUMMARY NOR CAN THE SUMMARY BE CONSTRUED TO REPLACE ANY PROVISIONS OF POLICY OR ENDORSEMENTS. SHOULD THERE BE ANY DIFFERENCE BETWEEN THIS COVERAGE SUMMARY AND THE POLICY OR MEMBER ADDITIONAL INSURED ENDORSEMENT THE POLICY OR MEMBER ADDITIONAL INSURED ENDORSEMENT WILL PREVAIL.

What is the Equine Owners and Trainers Liability Insurance Program? – This is a policy program for members of the National Horsemen's Benevolent and Protective Association designed to protect you from bodily injury or property damage liability claims or suits arising out of your horse activities (including breeding, racing, sales, and training). This insurance has been designed for the equine exposures you as a member of The National Horseman's Benevolent and Protective Association may have.

What is Insured? – Subject to the exclusions and conditions of the policy; coverage for liability from bodily injury to participants (other than your employees) is covered. This insurance is not a substitute for workers' or workmen's compensation coverage and is not health or accident insurance for participants. The policy is designed to respond to allegations that you are responsible for injury or damage arising out of horse activities.

What Else is Insured?

- Liability you are required to assume under a written contract or agreement to indemnify or hold another harmless for horse activities.
- Personal and advertising injury related to your horse activities.
- This coverage is not a substitute for a farm liability and/or property policy. If you already have a farm liability policy with an equine activities endorsement, this insurance is limited to bodily injury to participants and applies as excess insurance to any other coverage afforded under the farm form.

Limits of Insurance – Each member additional insured has their own **\$1,000,000** coverage for each occurrence or offense and **\$2,000,000** general aggregate. Damage to premises rented to you or occupied by you with the permission of the owner is provided with a limit of **\$50,000**. Medical Payments coverage applies as well in the amount of **\$5,000** per person.