



Underwriting Office: Berkley Program Specialists, 3655 North Point Parkway, Suite 625, Alpharetta, GA 30005 866-298-5525  
**EQUINE ASSOCIATION OWNERS AND TRAINERS LIABILITY POLICY APPLICATION – NEW YORK**

**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:	
Cell Phone Number:					E-Mail:	
Your principal activities:		Owner		Trainer		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):						
<b>Rating at Limits of Insurance of \$1,000,000 / \$2,000,000 with Federal Terrorism Risk Insurance:</b>						
<b>Rates per Horse for Coverage Bound between 1 Nov and 30 Apr:</b>				<b>Rates per Horse for Coverage Bound after 1 May:</b>		
<b>Horses Declared:</b>		<b>Premium Per Horse:</b>		<b>Horses Declared:</b>		<b>Premium Per Horse:</b>
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		
<b>Premium Computation:</b>						
		\$				\$
Number of Horses		Rate per horse from Schedule above			Total Premium	

**Certificate Of Insurance – Please check any of the following tracks or training facilities that require proof of coverage:**

- Delaware Park
- Keeneland
- Turfway Park
- Other: \_\_\_\_\_
- Fair Hill Training Center
- Palm Meadows Training Center
- The Thoroughbred Training Center
- Parx Racing

**FRAUD WARNING**

**Please read the fraud warning which follows and sign the application were indicated on page two (2).**

**NOTICE TO NEW YORK APPLICANTS** – Any person who knowingly and with intent to defraud any insurance company or any person files an application for insurance containing any 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 (\$5,000) and the stated value for each such violation.





## EQUINE ASSOCIATION OWNERS AND TRAINERS LIABILITY POLICY APPLICATION – NEW YORK

Send application with full premium payment to:

Stone Lane, LLC  
Attention: Kevin S. Lavin  
3006 Eastpoint Pkwy  
Louisville, KY 40223  
Telephone: 800-446-3112 or 502-228-1600  
[www.lavininsurance.com](http://www.lavininsurance.com)

**Please Make your Check Payable to Stone Lane, LLC**

### 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.