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PRIVATE HORSE OWNERS LIABILITY APPLICATION

GENERAL INFORMATION

Policy #						
Desired Coverage:		🗆 CGL Farm Lia	ability	🗆 Equine L	iability Only	
Effective Date:	Expiration Date:					
New Business	🗆 Renewal	🗆 Rewrite	🗆 Account Bill	🗆 Direct Bill	Pay Plan	

AGENCY INFORMATION

Agency Name:	Agency Code:
Sub-Producer Name:	Sub-Producer Code:

APPLICANT INFORMATION

First Name Insured:					
Address:					
City:	State:	Zip:	Website:		
Phone Number:			Email:		
Insured's Occupation: Spouse			Spouse's Occupation:		
Entity Type: Corporation Individual/Sole Proprietor Joint Venture LLC Partnership Trust or Estate Other,					
If Named Insured is not an individual, list the individuals that make up the entity and the percentage of ownership for each:					
Number Years of Experience in this Type of Operation:					
Additional Insureds:					

PRIOR CARRIER AND LOSS HISTORY (PREVIOUS 3 YEARS)

Company	Type of Policy	Effective Date	Expiration Date	Annual Premium

LOSS HISTORY

 \Box No Losses (in last 3 years)

 \Box Loss Runs Attached

 \Box Apply Loss Free Credit

LOCATION SECTION

LOC #	LEGAL DESCRIPTION (Include County, State, Zip Code or Section, Township & Range)	# of Acres	Owned	Leased	Other	# of Years at this location
1						
2						
3						
4						
5						

UNDERWRITING QUESTIONS

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1.	Is any business other than farming conducted by the insured? If yes, explain:	□YES	□NO
	Describe all farming or horse-related operations:		
2.	Does the insured rent or lease any land, buildings or stables to others?		□NO
	If yes, explain:		
3.	Overall maintenance and condition of the grounds, fencing and buildings:		
	Excellent Good Fair Poor		
4.	Are all fences/gates in good conditions?	□YES	□NO
	How often are they checked and by whom?		
	Any wire fencing used on the premises?		□NO
	What type (example: high-tensile smooth or barbed wire, no climb or woven wire)?		
	If barbed wire is used, please describe where it is used.		
	Are all partyres totally forced? Describe type of forcing	□YES	□NO
	Are all pastures totally fenced? Describe type of fencing: Height of fencing:		
	Who is responsible for fence repair?		
5.	Does the insured have dogs?		
	Number: Breed:		
		□YES	□NO
	Do you have dogs on the premises? Number: Breed:		
	Number: Dreed.	□YES	□NO
	Do you allow your clients to bring their dogs?		
	If yes, on leashes: \Box YES \Box NO	□YES	□NO
	Dog bitten or caused injury to anyone?		
6.	If yes, please explain: Any recreational vehicles, such as ATVs or golf carts on the premises?		
0.	If yes, number and type:	□YES	□NO
	Who is allowed to use?		
	Used off premises at shows or events?		□NO
	Leased or rented from show or event?		□NO
	Any youthful driver?		□NO
7.	Is there 24-hour supervision of the facility? If yes, please describe:	□YES	□NO
8.	Riding facilities: Indoor Arena Outdoor Arena Open Fields Trails		
9.	Does the insured obtain a hold harmless release signed by boarders and students relieving them of claims for Bodily Injury and Property Damage? Is yes, please attach a copy to the application.	□YES	□NO
10.	Do you have Workers' Compensation Insurance?	□YES	
	Note: Workers' Compensation and Employer's Liability is not covered under this policy.		
	Payroll for Horse Operations		
	Is alcohol consumption allowed on the premises? If yes, please explain:		□NO
13.	Do you require all individual under the age of 18 to wear approved safety helmet at all times while riding on your premises?	□YES	□NO
4.4	If no, please explain:		
14.	Do you sell any tack or clothing? If yes, what are the annual receipts?	□YES	□NO
15	Do you repair any tack or riding equipment?		
	If yes, please explain:	□YES	□NO
16.	Do you provide any type of farrier services? If yes, please explain:	□YES	□NO
17.	Do you provide, prepare any type of feed for sale to the general public? If yes, please explain:	□YES	□NO
18.	How do you dispose of the animal waste?	1	
	Is there a swimming pool on the property?		□NO
	If yes, is it restricted to private use?		
~~	Is hunting/finishing permitted on the property?		
20.		-	

22. Do you operate a Bed and Breakfast or other overnight accommodations or food service? If yes, please describe:					□NO
23. Are all of the followed posted clearly?					
Emergency Phone Numbers:	□YES	□NO			
Safety and Barn Rules:	□YES	□NO			
No Smoking Signs:	□YES	□NO			
State Equine Liability Warning: 🛛 YES 🗆 NO					

LIABILITY SECTION

🗆 CGL Farm Liability					
REQUESTED LIMITS OF LIABILITY (PER OCCURRENCE)					
□ \$300,000 OCC / \$600,000 AGG	□ \$500,000 OCC / \$1,000,000 AGG	□ \$1,000,000 OCC / \$2,000,000 AGG			
MEDICAL PAYMENTS					

CGL FARM LIABILITY ONLY

Deductible Type □N/A □ PD Deductible Basis - □\$1,000 □\$3,000 □\$5,000 Per Occurrence □ Damage to Premises Rented to You (\$100,000 included) Increase to: □\$300,000 □\$500,000 □ \$750,000 □\$1,000,000 Personal and Advertising Injury - □ Include □ Exclude

SUMMARY OF HORSES

(16405) PRIVATE HORSE OWNER
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🗆 Saddle Animals - Private

1. Number of Horses:

2. Are your horses stabled on premises? If yes, what are your homeowners limits?

(Stall rental at racetrack or boarding stable does not constitute leased premises.)

3. Are any of your horses leased to others or used for instruction to others?

Do you have a written agreement? \Box YES \Box NO

4. Do you board, breed or train horses or riders for compensation or operate any commercial equine activities?

5. Schedule of all owned horses:

Name of Horse	Breed	Use	% of Ownership

FRAUD WARNING:

In AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or 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. *Applies in MD Only. In CO: 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

deriald 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 from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

In FL and OK: 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)*. *Applies in FL Only.

In KS: Any person who commits a fraudulent insurance act is guilty of a crime and may be subject to restitution, fines and confinement in prison. A fraudulent insurance act means an act committed by 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 or insurance agent or broker, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for insurance, or the rating of an insurance policy, or a claim for payment or other benefit under an insurance policy, which such person knows to contain materially false information concerning any fact material thereto.

In KY, NY, OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

In ME, TN, VA and WA: 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 and denial of insurance benefits. *Applies in ME Only.

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

In OR: 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.

In PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000) or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years.

I hereby certify that I am an authorized representative of the applicant and to the best of my knowledge and belief the information provided is true and correct and that no information which would materially affect this insurance has been withheld.

If there are any material changes in your stable operations during the policy year, please notify your agent at once.

The undersigned hereby applies for insurance coverage as set forth in the application and affirms that the statements and representations made are to the best of his/her knowledge true.

INSURED'S SIGNATURE	DATE	AGENT'S SIGNATURE	DATE
x	/ /	x	/ /

IMPORTANT - ORIGINAL MUST BE RETURNED INSURED'S SIGNATURE IS NEEDED TO PROVIDE A FIRM QUOTE AND IN ORDER TO BIND COVERAGE