

RIDING CLUBS AND ACTIVITY DISCLOSURE

THE COVERAGE PROVIDED UNDER THE AMERICAN BANKERS COMMERCIAL EQUINE LIABILITY POLICY IS DESIGNED PRIMARILY FOR "EQUINE RELATED" ACTIVITIES OF A RIDING CLUB. IT PROVIDES LIABILITY FOR THE EQUINE RELATED EXPOSURES AND/OR RELATED EXPOSURES AS A DIRECT RESULT OF THE EQUINE CLUB

CLINICS

A CLINIC BY DESCRIPTION IS AN INSTRUCTIONAL SESSION WHEREBY "AN INSTRUCTOR" PROVIDES DIRECT EDUCATION (USUALLY FOR A FEE) UNLIMITED GROUP OF STUDENTS WHO PARTICIPATE BY RIDING OR BY PARTICIPATION AS A NON-RIDING SPECTATOR. CLINICS BY WORDING ARE A PUBLIC EVENT HOWEVER DUE TO THE EDUCATIONAL ATMOSPHERE WHERE THE PUBLIC IS DIRECTED BY THE CLINICIAN THEY HAVE THEIR OWN CLASS AND PREMIUM CHARGED. (WHICH IS ACTUALLY LESS PREMIUM THAN USING A PUBLIC DAY DUE TO THE ASSUMED SAFETY PRECAUTIONS AND CONTROLLED AREA WITH THE CLINIC) CLINICS HELD WHERE NON-MEMBERS PARTICIPATE MUST BE NOTIFIED AND DESCRIBED PRIOR TO THE CLINIC DATE.

PARADES

PARADES ARE INCLUSIVE OF A PUBLIC ACTIVITY, HOWEVER DUE TO THE AMOUNT OF SPECTATORS AND PARTICIPANTS NOT CONJOINED WITH "THE CLUB" THEY HAVE THEIR OWN CLASS OF PREMIUM AND ARE CHARGED ACCORDING TO HOW MANY STOCK THE CLUB ENTER IN THE PARADE. PARADES MUST BE DISCLOSED TO OUR OFFICE PRIOR TO THE EVENT DATE AND HOW MANY STOCK WILL BE IN PARADE MUST BE DECLARED. IN THE EVENT A CLUB ATTENDS SEVERAL PARADES "AN AVERAGE OF STOCK" WILL BE USED FOR THE PREMIUM DETERMINATION.

PONY RIDES, GUIDED TRAIL RIDES AND HAY/WAGON RIDES ARE STRICTLY PROHIBITED!!!!

THESE ACTIVITIES BY DESCRIPTION INCLUDE BUT ARE NOT LIMITED TO: THE OFFERING OF RIDES TO THE PUBLIC IN WHICH A FEE IS NORMALLY CHARGED FOR SERVICES, OR WHEN THESE ACTIVITIES ARE PROMOTIONAL OR SUPPLEMENTAL TO AN EVENT. REGARDLESS OF FINANCIAL GAIN, THESE ARE STRICTLY PROHIBITED FROM COVERAGE AND MAY BE THE CAUSE OF IMMEDIATE CANCELLATION OF A POLICY

IF A CLUB MEMBER PARTICIPATES IN CLUB EVENTS BY WAY OF DRIVING, A SUPPLEMENTAL FORM MUST BE ADDED BY UNDERWRITING APPROVAL ONLY. **AMERICAN BANKERS DOES NOT ACCEPT DRIVING AS AN EQUINE ACTIVITY UNLESS IT IS DONE BY INSTRUCTION IN AN ARENA- WE DON HAVE OTHER COMPANIES TO PLACE DRIVING WITH**

NON EQUINE RELATED ACTIVITIES

BY DESCRIPTION WOULD INCLUDE FUNDRAISERS, BOOTHS FOR PROMOTION OR PUBLIC AWARENESS AND/OR EDUCATION, OR OTHER ACTIVITY WHERE EDUCATION OR PROMOTION FOR THE CLUB IS CONDUCTED BUT MUST BE A DIRECT ADVANTAGE FOR OR ABOUT THE CLUB. ALL NON EQUINE ACTIVITY MUST BE APPROVED BY THE UNDERWRITING PRIOR TO THE EVENT