

## BCHC UNITS

### COVERAGE INCLUDES/EXCLUDES:

WITHIN THE MINIMUM PREMIUM OF THE POLICY, 7 PUBLIC DAYS ARE INCLUDED AT NO ADDITIONAL CHARGE , WHICH CAN BE ADDRESSED AS TRAIL RIDES, FUNDRAISERS, SHOWS, GYMKHANA, PLAY DAYS, TRAIL TRIALS OR ACTIVITIES WHERE THE PUBLIC PARTICIPATES OR SPECTATES.

CLINICS, PARADES & DEMONSTRATIONS ARE NOT CONSIDERED A "PUBLIC" ACTIVITY AND HAVE THEIR OWN ADDITIONAL PREMIUM. \*\*A CLINIC IS CONSIDERED INSTRUCTION WITH INTERACTION WHICH CHANGES FROM "PUBLIC ACTIVITY" WHERE THE PARTICIPANTS ASSUME SOME OF THEIR OWN LIABILITY IN PARTICIPATING, TO BEING INSTRUCTED, AND OR GUIDED BY INSTRUCTION WHERE LIABILITY MAY LIE ON THE INSTRUCTOR GIVING THE CLINIC  
(IE THE CLUB MEMBER PRESENTING THE CLINIC MAY BE FOUND SOLELY LIABLE FOR AN OCCURRENCE).\*\*

PARADES, ARE ALSO NOT A PUBLIC ACTIVITY ALTHOUGH THE PUBLIC ATTENDS AS SPECTATORS, THEY ARE NOT PARTICIPATING IN A DESIGNATED CLUB EVENT THEY ARE PRESENT AT A PUBLIC FUNCTION IN MOST CASES HAS BEEN ARRANGED BY A PARTY OTHER THAN THE "CLUB ITSELF". THEREFORE THERE IS AN ADDITIONAL PREMIUM BASED ON HOW MANY HORSES/MULES/DONKEYS ARE IN THE PARADE.

THIS LIABILITY POLICY IS FOR EQUINE RELATED ACTIVITIES OF A RIDING CLUB, IT IS NOT DESIGNED FOR NON EQUINE CLUBS AND EXCLUDES NON EQUINE RELATED ACTIVITY, AS WELL AS "PERSONAL" EQUINE VENTURES SUCH AS PONY RIDES, WAGON RIDES AND/OR HAY RIDES EVEN IF THAT ACTIVITY IS TAKING PLACE AT A FUNCTION OF THE CLUB AND IS SPECIFICALLY EXCLUDED AS AN ACCEPTABLE ACTIVITY OF THE CLUB UNLESS PRIOR UNDERWRITING APPROVAL FOR THAT SPECIFIC EVENT.

TRIAL RIDES WITH MEMBERS AND NON MEMBERS ATTENDING ARE INCLUDED FOR COVERAGE AND EACH DAY OF RIDING IS CONSIDERED 1 PUBLIC DATE, BUT THE POLICY EXCLUDES OVERNIGHT CAMPING. THE REASON THE CAMPING IS EXCLUDED FOR COVERAGE: THERE BECOMES PERSONAL RESPONSIBILITY IN OVERNIGHT CAMPING. THE CLUB IS NOT RESPONSIBLE FOR THE PERSONAL ACTIONS OF INDIVIDUALS IN AN OVERNIGHT SETTING OR ANY OTHER TIME WHERE A MEMBER IS ACTING INDEPENDENT OF THE CLUB. EVEN THOUGH THE OVERNIGHT CAMPING MAY BE "ARRANGED" BY THE CLUB, THE CLUB HAS NO WAY OF DEFINING OR CONTROLLING THE BEHAVIOR AND ACTIONS OF A SINGULAR PERSON IN A SETTING SUCH AS CAMPING AND THE LINES OF "WHO" WOULD BE LIABLE IN THE EVENT OF ACCIDENT OR INJURY BECOME HARD TO DEFINE.

**MEDICAL AND/OR PROPERTY DAMAGE COVERAGE DOES NOT APPLY TO ANY MEMBER OR ANY MEMBER'S LIVESTOCK. THERE IS NO "PERSONAL" LIABILITY COVERAGE FOR ANY MEMBER ACTING OUTSIDE OF THE CLUB.**