



Pennsylvania Equine Council  
**Frequently Asked Questions**

Frequently asked questions about the Personal Excess Liability Insurance offered by Equisure, Inc. for affiliated members of the Pennsylvania Equine Council

- What is covered by this policy? This policy is designed to cover property damage and/or bodily injury caused by your horse.
- When does my personal excess insurance with Equisure start and end? The coverage starts when your membership is approved and the premium is paid to Equisure. Coverage ends December 31st of every year.
- What if my membership starts in June? The premium and coverage are the same should you join in January or June. You would have coverage for 7 months if you joined in June and coverage for 12 months if you joined in January. In both cases the coverage will end December 31st
- What is the policy number? The policy number is B123062096A19-PENNS-5.
- Do I get anything showing I have insurance coverage? Yes. Association Resource Group will have evidences of Insurance (a brief summary of coverage's, conditions and exclusions) which will be distributed to members only. Again, this evidence is not to be posted on websites or reproduced in any fashion without written consent from Equisure.
- How would this insurance apply if I have homeowners insurance? This policy is in excess over any other valid and collectible insurance. If you have primary insurance coverage this policy would be excess over that insurance. If you have no insurance this policy would become primary.
- I am a trainer and run a horse breeding operation, does this insurance cover me? No. Coverage for businesses and business related activities are excluded.
- If my horse is boarded away from my residence, do I have coverage? Yes. You are covered for equine related incidences away from your residence.
- If I lend my horse to someone to ride, am I covered? Yes. You are covered for bodily injury and/or property damage for an equine related incident you are held legally liable for.
- Is my horse covered if it dies? No. This policy does not provide animal mortality coverage for horses you own. This coverage can be purchased under a separate policy by calling Equisure.

## Frequently Asked Questions, cont'

- Can I increase the limits provided by this policy? No.
- I fell off my horse and broke my arm, what kind of coverage do I have for this? None. This is not a medical insurance policy. You would have to have your own health/medical insurance.
- My spouse doesn't have anything to do with my horses, is my spouse covered? It depends on the membership you have purchased. The individual membership includes the member. The family membership includes the member and spouse plus permanent members of the household under the age of 18.
- What limits are provided by this policy? The limit provided under this policy is a per household limit and is shared by all member of the same residence.  
\$1,000,000 aggregate limit ~ \$1,000,000 per occurrence limit
- Can I add an additional insured to this policy? This product does not allow for additional insureds. If your barn has questions about the insurance provided, fax or phone Equisure.
- What should I do if I think I have a claim?
  1. Write down all the details about the incident while they are fresh in your mind.
  2. Get the names and phone numbers for any witnesses.
  3. Do not admit fault or make any monetary payment.
  4. Contact Equisure at 800-752-2472.

For any additional questions please contact Equisure, Inc. at  
Phone 800-752-2472 or Fax 303-614-6967  
Or for the quickest response send an email to [diane@equisure-inc.com](mailto:diane@equisure-inc.com)

Visit us on the web at [www.equisure-inc.com](http://www.equisure-inc.com)

