APPLICATION Equine Liability



	SECTION 1: APPLICANT INFORMATI	ON	
1.	Name of Insured:		
2.	Principal:		
3.	Operating Name of Business/Farm:		
4.	Mailing Address:		
5.	Risk Location (Legal Address):		
6.	Business Phone:	Residence Phone:	Cell Phone:
7.	Email:	Fax:	Website:
	SECTION 2: UNDERWRITING INFOR	MATION	
1.	Do you Own Rent or	Lease the premises?	
2.	Are you a member of a Recognized	Equestrian Organization(s	s)? 🔿 Yes 🔵 No
3.	Insured is 🗌 an Individual 🗌 Co	rporation 🗌 a Partners	hip
4.	Please advise all names of partners	or officers of corporation:	
5.	Additional Insureds to be named on	policy (please explain wor	rking relationship):
6.	If "Rent" or "Leased" premises, who	is the registered owner inc	cluding address?
_			
7.	Total Acreage of Farm:		
8.	Do you own or lease any other prop		
	If yes, please provide legal address	and purpose of lease:	
~			
9.	Do you sub-lease any part of the pr	emises to others? 🔘 Yes	() No
	If yes, for what purpose?		
10.	Is this the full-time occupation/activ		es 🔾 No
	If no, what is the full-time occupation		tion.
11	If yes, please advise the length of tim	ne in business at this locat	non:
п.	Declaration of Operations:		





2 / 8

12. Please explain the total experience in the equestrian field including number of years:

SECTION 3: BUILDING CONSTRUCTION INFORMATION

1. Please fill out the information below.

Occupancy	Construction/Dimensions/Age/Heat	# of Stalls	Fire Ext/Smoke/Burglary Alarm

- Is there an indoor arena on the property? Yes No
 Does this arena include grandstands or viewing room with heating? Yes No
- Is there a swimming pool or pond on the property? Yes No
 If yes, please advise the Depth and Dimensions
- 4. What type of fencing is used on property? ______ Age ______
 Is fencing in good repair? Yes No
 Are there gates to any/all road accesses? Yes No
 - What type of latch or chain system is used on gates?
- 5. Are there shelters provided in paddock(s)? O Yes O No
- 6. Who is responsible for the maintenance of buildings and fencing?
- 7. Do you have bleachers or grandstands? Yes No If yes, please provide photos.
 Type of Construction:

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Age: Height:	Capacity:
Are they 🗌 Owned or Rented	Permanent or Temporary?
Do they have handrails? 🔵 Yes	○ No
Who erects and/or maintains the	bleachers or grandstands?

OWNERSHIP OF HORSES

- 8. How many horses do you own or lease?
- 9. Please, list the purpose for which these horses are used for:





10. Are you involved in any equestrian activities outside of Canada? 🔾 Yes 🔵 No

If yes, please explain in detail:

BO	ARDING – attach copy of boarding agreement
11.	Do you board horses? O Yes O No If yes, how many:
12.	What is the minimum value and maximum value of boarded horses?
13.	Are any of the boarders on premises for training, sale or breeding purposes? 🔿 Yes 🔵 No
BR	EEDING – attach copy of breeding agreement
14.	Do you own (a) stallion(s) used for breeding on or off your premises? 🔿 Yes 🔵 No
	If yes, how many?
15.	How many non-owned mares did the stallion(s) breed on or off premises (natural/A.I.)?
16.	Do you harvest and/or transport semen? 🔵 Yes 🔵 No
	If yes, how often and where?
TR/	AINING – attach copy of training agreement
17.	Do you train horses? 🔿 Yes 🔵 No
	If yes, please advise the number of owned: and/or non-owned:
18.	Do you sell horses as an agent for others? 🔿 Yes 🔵 No 🛛 # per year:
19.	Please explain method of sales:
20.	Is the buyer allowed to test-ride the horse? \bigcirc Yes \bigcirc No
	If yes, how is this conducted?
21.	Is Certified Equestrian Protective Headgear mandatory for anyone under 18 years of age performing a test- ride? O Yes O No

SHIPPING OF OTHER PEOPLE'S HORSES

22. Do you transport horses for others?	◯ Yes ◯ No	
If yes, please describe:		
23. What percentage of your business d	oes transportation represent?	% Annual # kms:
24. What is the minimum value	and maximum value	of horses transported?
25. Who is the registered owner of the t	ruck and trailer?	

26. How many trailers do you own and what is the maximum capacity of each?







Riding Instructions/Clinics/Camps

Please provide for all coaches, trainers and clinicians:

- A copy of their certification if they are Certified, and
- A copy of their resume of experience if they are Uncertified.

Please Note: Outside Coaches, Trainers, and Clinicians will not be insured by this policy for their activities. If they operate on your premises, it is a requirement of this insurance that they provide proof of liability with appropriate coverages and limits. Further, it is required that they name you on their policy as Additional Insured and that we receive a copy of this endorsement.

CLINICS

27.	How many clinics do you operate on premises annually?	Off premises?
28.	How many participants attend each clinic?	Number of days per clinic?
29.	Type of clinic:	
30.	Are the clinicians insured separately under their own policy?	Yes 🔿 No
	If yes, please attach Proof of Insurance.	
RID	DING INSTRUCTIONS	
31.	Do you give or organize riding lessons on your premise? 🔵 Yes	○ No Off premises? ○ Yes ○ No
32.	Do you own or lease horses used for riding instruction? \bigcirc Yes	○ No If yes, how many?
33.	Please advise the total number of students per week on premise	s: Off premises:
34.	Who gives the riding instruction? List qualifications, experience,	age. (Attach Resumes/Certificates)
35.	Are Instructors Owners Employees Contract Instruc	tors Other:
36.	What type of lessons are provided?	
37.	Do you provide riding instruction to persons with disabilities? \subset	Yes 🔿 No
	If yes, who gives the instruction, include qualifications of instruc	for.
38.	Are students attending on an individual basis, or part of	of a group or organization?
39.	Please indicate the number of students	and their range of ages
40.	Is the equine facility equipped for this exposure? O Yes O No	
	Please describe:	





CAMPS

- 41. Do you operate day camps? O Yes O No If yes, how many weekly sessions per year?
- 42. What is the minimum age of participants? What percentage are beginners? %
- 43. How many participants are in each session? Please advise the instructor ratio:
- 44. What percentage of these participants would represent the same students that take regular riding instruction during the year? %
- 45. Please provide a schedule of a typical day at camp, showing ALL activities available (attach brochure or web site if available):
- 46. Is swimming part of the camp? O Yes O No

If any activity is off premises and you provide transportation to participants, please provide details of the activity to your automobile insurer.

OTHER OPERATIONS

47.	Do you own any other livestock? 🔿 Yes 🔵 No
	If yes, please describe:
48.	Do you own any dogs? 🔿 Yes 🔿 No
	If yes, how many, breed and use:
49.	Has/Have the dog(s) ever bitten or threatened to bite? 🔿 Yes 🚫 No
	If yes, please describe:
50.	Are outside dogs allowed on the premises? 🔵 Yes 🔵 No
51.	Are all dogs confined or leashed during lessons/shows/clinics? 🚫 Yes 🚫 No
52.	Do you rent or lease your premises for the purpose of dog training or agility course activities? 🔿 Yes 🔿 No

If yes, please describe operations, annual receipts and attach proof of insurance:

53.	How many employees do you have? Full-time:	Part-time:	Casual:
54.	Are any of these employees working to pay off board or less	sons? 🔿 Yes 🔿 N	lo
55.	Are you, or is the farm, enrolled with a Workers Safety and/	or Insurance Boar	d? 🔿 Yes 🔵 No
56.	Do you own motorized equipment i.e. tractors, ATVs, snown	obiles, motorcycle	es, golf carts? 🔿 Yes 🔵 No
57.	Is this motorized equipment used in the daily operations of	the facility? 🔵 Yes	s 🚫 No
58.	Do you manufacture and/or repair any goods sold? 🔿 Yes	○ No	
	If yes, please describe:		







This policy does not cover products liability.
59. Do you repair riding equipment for others? 🔵 Yes 🔵 No
60. Do you sell tack and/or clothing? 🔿 Yes 🔵 No
If yes, please advise Annual Gross Receipts:
Location of Premises:
61. Do you have food or snack bar sales? 🔿 Yes 🔵 No
If yes, please advise Annual Gross Receipts:
Location of Premises:
62. Do you have 🗌 Commercial Grill(s) 📃 Deep Fat Fryer(s)
63. Do you provide food and/or beverage at any activity organized or operated by you? \bigcirc Yes \bigcirc No
If yes, please provide gross receipts for Food: Alcohol:
64. Whose name appears on the liquor license?
65. Is the food and beverage service catered? 🔿 Yes 🚫 No
66. In the preparation area, do you have working 📃 Fire Extinguishers 📃 Smoke Alarm System
67. Do you have vending machines on premise? \bigcirc Yes \bigcirc No
68. Do you sell hay or feed? 🔿 Yes 🔵 No
69. Do you prepare/mix animal feed for sale or consumption? \bigcirc Yes \bigcirc No
70. Do you perform farrier services? 🔿 Yes 🔿 No 🛛 If yes, 🗌 On premises 🗌 Off premises
Annual Gross Receipts:
71. Do you have an Apprentice? O Yes O No If yes, please advise payroll:
Do you have a Helper? 🔿 Yes 🔵 No 🛛 If yes , please advise payroll:
HORSE SHOWS
72. Do you organize or operate horse shows on or off premises? 🔿 Yes 🚫 No
If yes, please complete the supplementary application.
JUDGE, COURSE DESIGN, STEWARD OR OFFICIAL
73. Do you judge, course design, steward or officiate at horse shows? O Yes O No
If yes, please advise number of shows: Equine Canada: Other:
74. Are the shows held On premises or Off premises?
SAFETY PROGRAM
75. Do you have safety and barn rules posted?
76. Do you abide by the liability laws of the province listed on the application? O Yes O No





APPLICATION FOR EQUINE LIABILITY

77. Do you require a signed release/waiver for all equine activities?	🔵 Yes 🔵 No	
78. Do you have emergency evacuation procedures for all buildings?	🔿 Yes 🔵 No	
79. Is smoking permitted in any of the buildings?	🔵 Yes 🔵 No	
If yes, is there a designated smoking area?	🔵 Yes 🔵 No	
80. Do you have "No Smoking" signs clearly posted in off-limit areas?	🔵 Yes 🔵 No	
81. Do you have a designated Safety Officer?	🔵 Yes 🔵 No	
82. Is Certified Equestrian Protective Headgear mandatory?	🔵 Yes 🔵 No	
83. Are riding helmets provided to lesson/clinic/outside participants?	🔵 Yes 🔵 No	
84. Are breakaway stirrups used on any lesson equipment?	🔵 Yes 🔵 No	
85. Is there a closed-circuit television monitor/security patrol?	🔿 Yes 🔵 No	
86. Check or describe safety gear required: Boots/Heeled Footwear Other:	Long Pants	Gloves
87. Gross Receipts for:		
Boarding: Breeding/Foaling:	Clinics:	
Training: Riding Instruction:	Camps:	
Other:		
Trail riding and/or rental of horses to the general public on pony rides, or sleigh rides are excluded under this		
SECTION 4: INSURANCE & LOSS HISTORY INFORMATION		
1. Previous Insurer:	Policy #:	
Property Damage Deductible on prior policy? 🔵 Yes 🔵 No	Amount:	
 Claims Experience. Describe all liability losses or incidents paid, or re- working in his field (include dates and amounts): 	served, since the I	nsured has been
3. Effective Date:		

- 4. Limits of Insurance desired: Commercial General Liability
 - \$1,000,000 aggregate per policy year
 - \$2,000,000 aggregate per policy year
 Prope
 - 🗌 \$3,000,000 aggregate per policy year 🔹 🕨
 - \$5,000,000 aggregate per policy year
- Property Damage Deductible \$1,000
 - Property Damage Deductible \$1,000
 - Property Damage Deductible \$1,000
- Property Damage Deductible \$1,000







8 / 8

SECTION 5: OTHER INFORMATION

Please provide any other information you feel would assist in the evaluation of your application:

SECTION 6: DECLARATION

It is understood and agreed that the completion of this application shall not be binding either to the proposed insured or to Risk-Can Underwriting Managers until accepted by Risk-Can Underwriting Managers, but that the information contained herein shall be the basis of the contract should a policy be issued.

I declare that the statements made in this application are complete and true to the best of my knowledge. I understand that the Application Form will form part of the insurance policy. I acknowledge that if, at any time of claim, it is discovered that any question in this application is not answered truthfully, accurately and completely, it may result in the non-payment of any claim and/or my coverage will be made null and void.

Your privacy is protected: The insurance coverage you are applying for is provided to you by Risk-Can Underwriting Managers and Risk-Can Underwriting Managers will collect, use and disclose the personal information, which you give, for the purpose of providing you with insurance services. Your information may be disclosed to others in the credit services, investigative and/or insurance fields as necessary to underwrite and administer this insurance and to pay any benefits.

	Applicant's Name (Please print)	Title/Position
	Signature of Applicant	Date (MM/DD/YYYY)
Agent Name:	BROKER CONTACT INFORMATION Brokerage Name:	
Email:	Address:	
Phone:	City / Province:	
Fax:	Postal Code:	

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