

# All American Horse Insurance Agency, LLC



Best Darn Horse Insurance in the USA

Ph: (435) 896-4593 Fax: (435) 893-0920 allamericanhorseinsurane@gmail.com

PO Box 300384 Glenwood, UT 84730 www.allamericanhorseinsurance.com

## Equine Commercial General Liability

Applicant: \_\_\_\_\_ Business Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Day Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Website: \_\_\_\_\_ Email: \_\_\_\_\_

Number of years experience with horses \_\_\_\_\_ Number of years of professional experience with this type of operation \_\_\_\_\_

Desired Liability Limits:  \$1,000,000/\$1,000,000  \$1,000,000/\$2,000,000

Date you wish to start coverage: \_\_\_\_/\_\_\_\_/\_\_\_\_

Business Startup Date  As Soon as Possible  Current Policy Expiration Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Applicant's Ownership Structure  Individual  Sole Proprietor  Corporation  LLC  Association  Non-Profit

Your business premises Locations: (Provide COMPLETE physical address; street, city and state. Do Not provide PO Box)

Primary Business Location #1 \_\_\_\_\_

Location #1 Acreage \_\_\_\_\_ Location #1 is: Owned  Leased  Rented

Primary Business Location #2 \_\_\_\_\_

Location #1 Acreage \_\_\_\_\_ Location #2 is: Owned  Leased  Rented

Primary Business Location #3 \_\_\_\_\_

Location #1 Acreage \_\_\_\_\_ Location #3 is: Owned  Leased  Rented

Previous Insurance Coverage Information:

| Year                             | Approx. Premium Amount | Name of Insurance Carrier |
|----------------------------------|------------------------|---------------------------|
| Prior Year _____                 | _____                  | _____                     |
| 2 <sup>nd</sup> Prior Year _____ | _____                  | _____                     |
| 3 <sup>rd</sup> Prior Year _____ | _____                  | _____                     |

Prior Year \_\_\_\_\_

2<sup>nd</sup> Prior Year \_\_\_\_\_

3<sup>rd</sup> Prior Year \_\_\_\_\_

Is the applicant currently insured?  Yes  No Most recent or present Insurance Company \_\_\_\_\_

Has the applicant had any liability claims or reported incidents in the past three years?  Yes  No

Has the applicant had coverage cancelled or refused in the past three years?  Yes  No

(Attach a separate sheet and explain any claims or incidents for the past three years. Give dates, cause of loss, and amount paid.)

Additional Insured' and/or Proof of Insurance (Do Not list Independent Contractors or Employees here)

| Name and Complete Address of Certificate Holder or Additional Insured | Relationship to your Business | Requires Proof of Insurance ONLY | Requires being listed as Additional Insured |
|---|-------------------------------|----------------------------------|---|
| 1. _____  | _____                         | <input type="checkbox"/>         | <input type="checkbox"/>                    |
| _____   | _____                         |                                  |   |
| 2. _____  | _____                         | <input type="checkbox"/>         | <input type="checkbox"/>                    |
| _____   | _____                         |                                  |   |
| 3. _____  | _____                         | <input type="checkbox"/>         | <input type="checkbox"/>                    |
| _____   | _____                         |                                  |   |
| 4. _____  | _____                         | <input type="checkbox"/>         | <input type="checkbox"/>                    |
| _____   | _____                         |                                  |   |

# All American Horse Insurance Agency, LLC

Description of activities: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Quick Underwriting Reference**

| What equine exposures do you want coverage on?             | Approximate Annual Gross Income | Season Dates |
|--|---------------------------------|--------------|
| <input type="checkbox"/> Pony Rides (Hand Led or Carousel) | \$ _____                        | _____        |
| <input type="checkbox"/> Petting Zoo                       | \$ _____                        | _____        |
| <input type="checkbox"/> Horse Drawn Vehicle Rides         | \$ _____                        | _____        |
| <input type="checkbox"/> Riding Instruction                | \$ _____                        | _____        |
| <input type="checkbox"/> Horse Related Camp                | \$ _____                        | _____        |
| <input type="checkbox"/> Guest/Patron Food Services        | \$ _____                        | _____        |
| <input type="checkbox"/> Bounce House                      | \$ _____                        | _____        |
| <input type="checkbox"/> Kiddie Train                      | \$ _____                        | _____        |
| <input type="checkbox"/> Guided Trail Rides                | \$ _____                        | _____        |
| Other _____  | \$ _____                        | _____        |

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## **Pony Rides**

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Type of pony rides you give  Hand-Led  Carousel  Other \_\_\_\_\_
2. On your premises  Off your premises
3. Types of off premises locations where rides are given \_\_\_\_\_
4. Estimated number of annual riders. \_\_\_\_\_
5. Your charge per/ride \_\_\_\_\_ Or per/party/event \_\_\_\_\_ Or per/hour \_\_\_\_\_
6. Maximum number of ponies used at one time? \_\_\_\_\_ Average number of ponies used at one time? \_\_\_\_\_
7. Do you use any type of pony ride enclosure? \_\_\_\_\_
8. Do you provide helmets for pony riders?  Yes  No
9. Do you strap children to ponies, saddles, or carousel?  Yes  No
10. Do you use a liability release waiver for pony riders?  Yes  No
11. Pony Ride Experience: \_\_\_\_\_
12. Explain Safety Precautions/Procedures  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Petting Zoos**

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Is your Petting Zoo  Stationary  Mobile
2. Do you have a Sanitation Station?  Yes  No
3. List species of all animals in your petting zoo  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Experience: \_\_\_\_\_
5. Explain Safety Precautions/Procedures  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## Horse Drawn Vehicle Rides

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Types of vehicles you use? \_\_\_\_\_
2. Are your rides pulled by  Horses  Tractor  Truck  Other \_\_\_\_\_
3. Estimated number of rides you give annually? \_\_\_\_\_
4. Estimated number of passengers annually? \_\_\_\_\_
5. Ride Rates: \$ \_\_\_\_\_ per/ \_\_\_\_\_ or \$ \_\_\_\_\_ per/ \_\_\_\_\_ or \$ \_\_\_\_\_ per/ \_\_\_\_\_
6. Maximum number you use at one time? Vehicles \_\_\_\_\_ Horses \_\_\_\_\_
7. Does your vehicle(s) have?  Working Brakes  Reflectors  Slow Moving Vehicles  Lights
8. Experience: \_\_\_\_\_

## Riding Instruction

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Number of lessons taught per year? \_\_\_\_\_
2. Number of students taught per year? \_\_\_\_\_
3. Range of fees charged per lesson \$ \_\_\_\_\_ to \$ \_\_\_\_\_
4. Minimum age of students? \_\_\_\_\_
5. Who is/are the riding instructor(s)? \_\_\_\_\_
6. Experience: \_\_\_\_\_

## Horse-Related Camp

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Years of camp operations experience? \_\_\_\_\_
2. Camper ages from: \_\_\_\_\_ to \_\_\_\_\_
3. Number of campers per season? \_\_\_\_\_
4. Average weekly charge per camper? \_\_\_\_\_
5. What is your counselor to camper ratio? \_\_\_\_\_
6. Do you also do non-equine activities?  Yes  No If yes, what? \_\_\_\_\_
7. Date your season begins and ends this year: From \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Date your season begins and ends next year: From \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ To \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_
8. Experience: \_\_\_\_\_

## Guest/Patron Food Service

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Types of food service you provide:  
 Restaurant  
 Chuck Wagon Meals  
 Daily Meals for Campers or Guests  
 Picnic or BBQ  
 Vending Machines  
 Bakery  
 Snack Bar  
 Other \_\_\_\_\_
2. Do you ever advertise/provide food services to the general public, other than your equine guests  Yes  No

## Bounce House

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. Number of bounce houses available? \_\_\_\_\_
2. How many used at one time? \_\_\_\_\_
3. Rate: \$ \_\_\_\_\_ per \_\_\_\_\_
4. Safety Precautions: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Experience: \_\_\_\_\_

## Kiddie Train

Check if n/a \$ \_\_\_\_\_ Total Annual Income

1. What do you pull the train with?  Lawn Mower  Tractor  ATV  Other \_\_\_\_\_
2. Rate: \$ \_\_\_\_\_ per \_\_\_\_\_
3. Safety Precautions: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Experience: \_\_\_\_\_

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## Guided Trail Rides

Check if n/a      \$ \_\_\_\_\_ Total Annual Income

1. Number of horses available for Guest use? \_\_\_\_\_ Number of horses available for Guide use? \_\_\_\_\_
2. Average number of guests per/ride? \_\_\_\_\_ Guide to Guest ratio \_\_\_\_\_:
3. Any rides After Dark or Before Sunrise?  Yes  No Any Beach rides?  Yes  No
4. What is the age of the youngest rider you will allow on the trail and allow them control of the reins? \_\_\_\_\_
5. Do you pony along riders?  Yes  No Details \_\_\_\_\_
6. Do guides ever walk along side of riders on the trail?  Yes  No Details \_\_\_\_\_
7. Any Double riding allowed?  Yes  No Details \_\_\_\_\_
8. Do you offer the use of ASTM helmets?  Yes  No Are they required?  Yes  No
9. What % of your guests ride Western Saddles \_\_\_\_% English Saddles \_\_\_\_%
10. What % of your rides are Guided \_\_\_\_% Unguided \_\_\_\_%
11. Do you pre-screen guests and determine ability prior to riding?  Yes  No
12. Do guides carry any communication device with them?  Yes  No
13. List reasons why you would decline a person from riding? (Health, age, weight, alcohol, general, pregnancy, etc.) \_\_\_\_\_
14. Do you have a weight limit procedure?  Yes  No Details \_\_\_\_\_
15. Guide Information:

| Name  | Age   | Years Experience | First Aid Qualifications |
|-------|-------|------------------|--------------------------|
| _____ | _____ | _____            | _____                    |
| _____ | _____ | _____            | _____                    |
| _____ | _____ | _____            | _____                    |
16. Estimated number of annual riders? \_\_\_\_\_ Your rates \$ \_\_\_\_\_ per/ \_\_\_\_\_ or \$ \_\_\_\_\_ per/ \_\_\_\_\_ Months of operation \_\_\_\_\_ to \_\_\_\_\_
17. Explain Safety Procedures \_\_\_\_\_

## Exposures NOT COVERED

\*\*No coverage available for horse training or boarding under this policy.

Contact All American Horse Insurance if you wish to have these things quoted 435-896-4593

## Other Equine Operations you would like a quote for:

\_\_\_\_\_  
\_\_\_\_\_

## Other Non-Equine Operations you would like a quote for:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I have read and understand the Risk Reduction Program and agree to implement the required standards in my business operations. My staff have also been informed of the Risk Reduction Program and also agree to comply. By signing below, you are confirming that you have read the recommended guidelines and that you are following them. If there are any exceptions, please list them below.

I understand that the signing and delivery of this application does not bind me to complete the insurance, nor the company to issue a policy; but each answer given in this application is a statement of fact which becomes a part of the policy should a policy be issued. By signing this application I acknowledge that I am aware that if at any time it is discovered any of the statements of fact contained in this application are concealed or falsely stated, the policy may be modified, rescinded, or declared void from its inception at the sole option of the company and in accordance with any applicable state laws. (All Named Insured Applicants Must Sign Below.)

I am aware that if I default on my payments, my account will be sent to a collection agency. All collection, attorney, and court costs will be charged to insured, if necessary to collect premium.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

PLEASE DO NOT FAX ANY PHOTOS TO US. WE WILL NOT BE ABLE TO SEE THEM.  
EMAIL ANY PHOTOS TO: [allamericanhorseinsurance@gmail.com](mailto:allamericanhorseinsurance@gmail.com)

PLEASE SEND LOSS RUNS IF YOU HAVE PRIOR INSURANCE

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## **Recommended Risk Reduction Program**

### **General Information**

1. Review and comply with your state's equine activity liability law. Most states have passed some form of an Equine Liability Law or Act. These laws are designed to control certain liabilities in some way when people are injured in equine activities. These are not "zero liability" laws. They do not ensure you will not be sued, or not be held liable, or do not need to carry liability insurance for your equine activities.
2. Post signs that contain your state's equine activity liability law warning and provide participants with this warning in your waiver. Liability waivers are not Required, but are encouraged. Consult an attorney with any questions.
3. Basic First Aid/CPR training is important for key personnel members. Keep first aid kits accessible. First aid and CRP training is available at [safetycampus.com](http://safetycampus.com)
4. Hire only reputable personnel, who are carefully screened and pass a background check. Bodily injury to you employees, volunteers, or family members is Not covered by your general liability policy. You may want to purchase a worker comp policy to cover work related injury to these people.
5. Clothing recommendations for working with or riding horses include the following: smooth, full soled boots or shoes that cover the ankle with at a 1" heel for riding, ankle length pants that are moderately loose fitting, leather gloves. SEI Certified ASTM Standard F 1163 Riding Helmets are strongly recommended. Wearing a helmet can reduce the risk of a serious head injury and even save a life. Helmets are designed to protect your head from the impact of specific activities. Do not use bicycle helmets for equestrian activities, as they will not provide the protection you need. Replace any helmets involved in an accident. (It may not be safe for some disabled riders to wear a helmet. Check with the rider's health care professional)
6. Use horses age 5 years and older that are well-seasoned that do not kick, bite, rear, run away, lay down or are difficult to control. Once a horse has caused an accident, take them out of use for the public. Horses should be healthy and well fed with no lameness or open wounds. The horses should not work more than 8 hours per day and need 1-2 days rest each week.
7. Do not provide rides to riders over 240 pounds unless you have a horse to accommodate the larger rider. Riders should not weigh more than approx. 20% of the weight of the horse. (200 lb rider per/1000 lb horse) Riders legs should come at least 1/2 way down the sides of the horse.
8. If a beginning rider is overly frightened, it is best to terminate the ride immediately.
9. Participants with physical or mental disabilities, disorders or unique conditions, or conditions of advanced age or frailty require special consideration. Be familiar with the Americans with Disabilities Act and your state non-discrimination laws. It is appropriate to ask a rider/parent/guardian how your staff may accommodate any needs they may have. You may need extra side walkers, or assistance or advice of the caretaker. WARNING: people having Downs Syndrome Must have a negative X-ray of their necks (or written permission from their doctor) as the simple movement of riding a horse could kill them.
10. Do not allow double riding or strap anyone to the saddle, horse/pony, or the carousel.
11. Unsupervised riding is not allowed.

### **The following recommended guidelines have been established for each of the following programs:**

#### **Pony Rides- Handled or Carousel**

- 1) The activity must be under the direct supervision of the Insured.
- 2) Using a sturdy, enclosed area is recommended to keep spectators out of the way, and ponies/horses contained.
- 3) Side-walkers recommended for children under the age of four. Parents or guardians may act as a spotter, but only staff members may handle the horse/pony.
- 4) Double riding or bareback riding not allowed.
- 5) All tack must be in excellent condition and inspected prior to each use.
- 6) Children may not be secured/strapped to the horse/pony in any way.
- 7) Recommended use of ASTM certified helmets.
- 8) Maximum rider weight of 100 pounds on small ponies and 125 pounds on large ponies. Riders legs should come at least half way down the sides of the horse and never come close to dragging on the ground.
- 9) No riders under the age of 1 year.
- 10) Walk only, no trotting and no carry on objects.
- 11) Pony ride manager suggested to be 18 yr or older and seasoned pony/horse handler. Assistants suggested to be 16 yr or older and seasoned pony/horse handler.
- 12) Each rider should be assisted with mounting and dismounting.

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## Horse Drawn Vehicle Rides

- 1) All vehicles should have slow moving caution symbols and reflectors displayed on them.
- 2) All vehicles should have hydraulic or approved mechanical brakes. \*Exceptions may be made on authentic antique vehicles which historically have no brakes. Sleighs do not need brakes.
- 3) Employed drivers will operate all teams or vehicles at all times. The minimum driver age is 21 years old. All drivers must have at least two years driving experience. and basic first aid training.
- 4) A helper is to accompany the driver for all animal drawn wagons with six passengers or more and all tractor drawn wagons with twelve passengers or more.
- 5) An out-walker is used for each animal drawn unit in a parade or crowd situation.
- 6) No alcohol allowed on board the vehicle. .
- 7) Passengers must be seated while the vehicle is in motion.
- 8) Hay wagons are to have sideboards at least two feet above the seating level and have controlled entry and exit points.
- 9) A driver must be seated in the driver's seat while loading and unloading passengers from the animal drawn vehicles to control sudden movements of the animal.
- 10) Use a device to hook the reins inside vehicle so they cannot drop to the ground. Do not use reins that snap on.
- 11) All harnesses are to be in excellent condition and inspected prior to each use.
- 12) Lights are used on the front and the back of motorized vehicles pulling hay wagons.
- 13) At least one assistant is recommended for every 2 horses to have control of the horses from the ground during rest time, hitching and unhitching. Never leave the horses unattended. Never remove bridle while still hitched to vehicle.
- 14) Never fasten any guest onto saddle, horse, pony, or horse drawn vehicle.
- 15) Recommend to refuse rides to people in weak physical condition or those who have a hard time boarding, unsupervised children, unruly or intoxicated people that management may not be equipped to handle or who pose a safety hazard.
- 16) Recommended to post and/or go over safety rules with passengers before boarding.
- 17) Consider keeping records of all passengers names, addresses, and phone numbers along with the time they rode your vehicle, which vehicle it was, horses and drivers used. Keep records as long as your attorney advises.
- 18) Recommend to use horses at least 4 1/2 years old with a minimum of 120 hours of intensive driving training and desensitizing with good disposition: no biting, kicking, bucking or rearing, or difficult to control. Remove horse from use if they cause an accident..

## Petting Zoo

- 1) Petting zoos must contain a hand-washing station: a) Within 100 feet of animals exhibited b) Running water is preferred, if available c) Utilizing a clearly visible sign at the entrance of the facility informing patrons of the presence and importance of the hand-washing station.
- 2) Do not use animals with aggressive behavior such as biting, kicking, rearing, pushing or leaning on people or fencing. Remove aggressive animals from the petting zoo.
- 3) Petting zoo must be supervised at all times.
- 4) Aggressive non-domestic animals do not qualify for coverage. (Bears, bobcats, tigers, lions, cougars, coyote, monkeys, geese, etc.)

## Riding Instruction

- 1) Suggested class size of no more than 8 students.
- 2) Students must always be supervised while handling and riding
- 3) Riding instructors should be at least 18 yr old and assistants at least 16 yr old.
- 4) Independent instructors should provide you with proof that they carry accident/ medical insurance on themselves.
- 5) No riding after dark, or riding alongside or into an ocean, sea, or lake.
- 6) Adjust stirrups to correct length for each rider. Riders legs should come at least half way down the sides of the horse and never come close to dragging on the ground.
- 7) Double riding or bareback riding not allowed.
- 8) Recommended use of ASTM certified helmets.

## Horse Related Camp

- 1) Counselor: Camper Ratios for the following ages: 1:6 for ages through 8 yr, 1:8 for ages 9-10 yr, 1:10 for ages 11 yr and older
- 2) Keep Emergency Medical Care must be readily available and treatment given without delay to all campers who become sick or injured.
- 3) Children and youth must be supervised and monitored around the clock by staff members or parents if a family camp.
- 4) Recommended use of ASTM certified helmets.
- 5) See also, Riding Instruction above.

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## **Bounce House**

- 1) Compatible age groups must play on unit at the same time. Age groups must not be mixed. Different sized children must not be mixed.
- 2) The Bounce House is designed for children and is not recommended for use by adults. Bouncers should not sit or lay down while others are bouncing around them, as a jumping child could fall down on top of a sitting or lying child.
- 3) The maximum number of children allowed in the standard 13 X 13 Bounce House is:  
Ages 2 to 8 .....8 children maximum  
Ages 9 to 13 .....6 children maximum  
Ages 14 to 17 .....4 children maximum
- 4) All persons must remove shoes, glasses, jewelry, and anything else that may harm the Bounce House or other users of the Bounce House or anyone in door around the Bounce House. All bouncers must empty their pockets before entering the Bounce House.
- 5) No flips, somersaults or horseplay. Do not run and/or bounce against the walls. Do not run or jump through the door of the Bounce House. Do not climb or hang from the interior or exterior of the Bounce House.
- 6) No food or drink inside the Bounce House.
8. Do not use the Bounce House during rain. The jump surface is very slippery when wet. If during operation the wind becomes excessive (25mph), remove all bouncers and deflate the Bounce House.

## **Kiddie Train**

- 1) Keep all body parts inside ride at all times.
- 2) Always use the safety equipment provided (seat belt, shoulder harness, lap bar, chain, etc.).
- 3) Remain in the ride until it comes to a full and complete stop at the unloading point.

## **Guided Trail Rides**

- 1) Unguided riding not allowed.
- 2) No rides after dark.
- 3) Use a liability release form (We have sample waivers available)
- 4) Children under the age of 6 should not be allowed on the trails.
- 5) Highly recommend helmets for everyone under the age of 18 yr old.
- 6) Pre-screen guests and give pre-ride instructions.
- 7) Ride single file, turn off guest cell phones, no carry-on objects, stay with the group.
- 8) Nothing faster than a trot.
- 9) Keep record of all guests.
- 10) 1:6 guide to guest ratio.
- 11) No double riding, No bareback riding, use Western saddles.
- 12) No guides walking alongside horses.
- 13) Do not pony along horses.

If you do not agree to any of the above Risk Reduction Rules in the exposures you are applying for insurance in, please list them specifically below. Otherwise you will be expected to follow the rules. \_\_\_\_\_

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Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_