

## **A Synopsis of HHI's Third Party Public Liability**

**There are two coverage parts to this policy:**

The primary purpose of this coverage is for 3<sup>rd</sup> party general liability insurance. The policy provides 24 hour protection to all participating members in participating associations at all locations where you conduct the business of racing or training in the US and Canada. It's general intent is to provide protection against claims alleging bodily injury or property damage caused by a member's Standardbred horse in connection with his Standardbred horse-related business.

This coverage does not apply to bodily injury or property damage or any liability sustained by any person while participating in a horse race or while anywhere on the racetrack; not is there coverage where Worker's Compensation insurance applies.

Coverage is not extended to a member who is sued by a horse owner for damages to a horse in the member's care, custody and control.

It is a secondary policy only. (It only comes into play when you have no other policy or the primary policy is at its limit)

It only covers members with 20 horses or less. If you own more than 20 you are encouraged to get your own policy.

**The additional part is very limited coverage of mortality to horses.**

You are covered for mortality at tracks and training centers specifically listed on the policy. It was designed in general to aid in a catastrophic event such as a fire or similar.

This is an abbreviated overview of the policy, and should not be construed as a comprehensive listing of all coverages, limitations or exclusions.

Refer to the actual policy for complete description of coverages or call the MSOA office to have the complete policy sent to you.