

Horsemen's United Association 2012 Benefits Comparison

	Option A, B, or C*		
Activities Covered	Equine Events: Barrel Racing, Bull Riding, Cutting Events, Drill Team, Driving Clubs, Dressage, Gymkhana, Mule Clubs, Rodeos, Youth Rodeos, Roping, Horse Shows, Team Penning, Trail Riding (on member-owned equines only), Parades, Pattern Racing Non-Equine Events: Club Meetings, Awards Ceremonies, Social Functions		
Who is Covered?	Your club is covered against claims arising from spectators, the public and uninterested third parties for damages of bodily injury or property damage. Participants are not covered.		
Insurer**	Lloyd's of London		
Limits of Liability	Option A: \$500,000/\$500,000 Occurrence/Aggregate	Option B: \$1,000,000/\$1,000,000 Occurrence/ Aggregate	Option C: \$1,000,000/\$2,000,000 Occurrence/ Aggregate
Products Liability Coverage	\$500,000 per Occurrence		
Advertising/Personal Liability	\$500,000 per Occurrence		
Fire Damage Limit	\$50,000 per Occurrence		
Deductible	\$0 (deductible covered by HUA)		
Additional Insured for Equine Event	\$95 each		
Additional Insured for Non-Equine Event	\$65 each		
Limits to the number of member club events each year	No Limit		
Membership Dues (1/1/2012–12/31/2012, not pro-rated)	Option A: \$575	Option B: \$725	Option C: \$825

*It is the club's responsibility to determine which plan meets your needs when you join or renew. We urge you to contact your arenas and/or landowners to find out their requirements before making your decision. If you have any doubt, choose the higher limit plan. **We regret that we cannot refund membership dues in whole or in part at any time during the year.**

** Our policies are surplus lines policies written as claims made forms. Lloyd's of London is an A rated insurer. All policies are the same as in 2011.