

# California Race Horse Owners Liability



|                         |  |
|-------------------------|--|
| <b>Company Use Only</b> |  |
| Customer No.            |  |
| Producer No             |  |

Coverage applies only to injury/damage caused by named horses.  
**No premise coverage afforded.**

(Note: This is not a Binder. Incomplete or unsigned applications will be returned for completion.)

|   |                |       |  |
|---|----------------|-------|--|
| <b>Agency's Name and address (Include Zip Code)</b> | Agency Phone # | ( ) - |  |
|   |                |       |  |

|             |              |       |       |                |    |                  |  |
|-------------|--------------|-------|-------|----------------|----|------------------|--|
| City        |              | St    |       | Zip            |    | Producer         |  |
| Transaction | New Business | Quote | Issue | Effective Date |    | Quote Desired By |  |
|             | Renewal of # |       |       |                | to |                  |  |

|  |                            |                                 |                            |  |                          |                            |  |
|--|----------------------------|---------------------------------|----------------------------|--|--------------------------|----------------------------|--|
| Agency installments require premium to be \$1,000 or more plus there are installment |                            |                                 |                            | Direct Bill installment plans have fees. |                          |                            |  |
| Agency Bill  | <input type="checkbox"/> A | <input type="checkbox"/> Semi-A | <input type="checkbox"/> Q | <input type="checkbox"/> 10 payments     | Direct Bill to Applicant | <input type="checkbox"/> A | <input type="checkbox"/> Monthly <input type="checkbox"/> Multiple |

|              |   |   |                                  |                                      |                                      |                              |                                |
|--------------|---|---|----------------------------------|--------------------------------------|--------------------------------------|------------------------------|--------------------------------|
| Applicant is | <input type="checkbox"/> Owner/Operator | <input type="checkbox"/> Absentee Owner | <input type="checkbox"/> Manager | <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership | <input type="checkbox"/> LLC | <input type="checkbox"/> Other |
|--------------|---|---|----------------------------------|--------------------------------------|--------------------------------------|------------------------------|--------------------------------|

|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
| <b>Applicant - Name and address ( include County and Zip Code)</b> |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

|                              |  |    |  |      |  |     |  |
|------------------------------|--|----|--|------|--|-----|--|
| City                         |  | Co |  | St   |  | Zip |  |
| Insured's Phone Number ( ) - |  |    |  | WWW: |  |     |  |

| Name of Horse | Breed | Use | % of Ownership |
|---------------|-------|-----|----------------|
| 1             |       |     |                |
| 2             |       |     |                |
| 3             |       |     |                |
| 4             |       |     |                |
| 5             |       |     |                |

- A. Are the horses scheduled above stabled on premise of a farm owned or leased by you?  Yes  No
- B. If "Yes" to A, describe all facilities and uses including acreage. Is facility covered by farm or homeowner policy? Provide name of carrier, policy term and limits of liability. Stall rental by you at a boarding facility does not constitute leased premises.
- 
- C. Is horse leased?  Yes  No Explain "Yes" answer and provide copy of lease agreement
- 
- D. Do you or your employees have any involvement with training or breeding of horses?  Yes  No Explain "Yes" answer
- 
- E. Does your trainer carry liability and workers' compensation insurance?  Yes  No  
Are certificates provided?  Yes  No

**IF YOU HAVE ANSWERED 'YES' TO 'C', ABOVE, THE RATES INDICATED ON PAGE 2 DO NOT APPLY. PLEASE SUBMIT THE PROPER APPLICATION FOR QUOTE.**

**California Race Horse Owners Liability - Continued**

|  |  |  |
|--|--|--|
| <b>Name and address of boarding facility</b> |  | <b>Additional insured form required.</b> |
|--|--|--|

|            |                           |  |         |          |                                       |   |                             |  |
|------------|---------------------------|--|---------|----------|---------------------------------------|---|-----------------------------|--|
| Code 88281 |                           | <b>Minimum Premiums are Fully Earned</b> |         |          |                                       |   |                             |  |
| CHECK ONLY | LIMITS OF INSURANCE       | Number of Horses                         |         |          | Premium<br>Subject to State<br>Charge | State Tax /<br>Surcharge<br>Refer to Co | Final Premium<br>By Company |  |
| ONE        | OCCURRENCE/AGGREGATE      | 1-5                                      | 6-10    | 11-15 ** |                                       |   |                             |  |
|            | \$300,000 / \$600,000     | \$350                                    | \$500   | \$750    |                                       |   |                             |  |
|            | \$500,000 / \$1,000,000   | \$500                                    | \$750   | \$1,000  |                                       |   |                             |  |
|            | \$1,000,000 / \$2,000,000 | \$750                                    | \$1,000 | \$1,250  |                                       |   |                             |  |

\* Fully Earned premium means no return premium for mid-term cancellations.  
\*\* >15 Refer to Company

| Experience - 4 Years |         |          |  | Coverage Dates | # of Claims | Loss Amount |
|----------------------|---------|----------|--|----------------|-------------|-------------|
| Name of Company      | Premium | Policy # |  |                |             |             |
|                      |         |          |  |                |             |             |
|                      |         |          |  |                |             |             |
|                      |         |          |  |                |             |             |

**Explain any losses**

|  |     |    |                        |
|--|-----|----|------------------------|
| <b>Have you been cancelled or non-renewed in the past 3 years?</b> | Yes | No | If 'Yes', give reason: |
|  |     |    |                        |

**Comments**

**INSURANCE FRAUD WARNING - APPLICANT TO INITIAL ALL APPLICABLE STATES**

- Delaware: Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
- Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
- Michigan: Any person who knowingly and with intent to injure or defraud any insurer files any application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to 1 year for a misdemeanor conviction or up to 10 years for a felony conviction and payment of a fine of up to \$5,000,000.
- Minnesota: A person who submits an application or files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
- New York: **All Insurance applications and claim forms except auto:**  
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such
- Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
- Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
- Pennsylvania: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to 7 years and payment of a fine of up to \$15,000.

**The above statements given are true and accurate. This includes the limits of insurance and loss history as shown. I have not willfully concealed or misrepresented any material, fact or circumstance concerning this application.**

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

Agents Signature: \_\_\_\_\_ Date \_\_\_\_\_