



Coverage Highlights*



If an owner's horse hurts someone or damages someone's property the rider and owner can be held responsible for the damages. Even if proved not liable, you can incur considerable legal defense costs. Seldom is equine liability insurance extended from homeowners policies.

\$1,000,000 Equine Excess

Personal Liability Insurance is a

"Member Automatic" Benefit

of Horsemen's Council of Illinois.



■ Legal liability which may result from an accident or occurrence involving an HCI Member's horse or horse-drawn vehicle. Protection is provided for the negligence arising out of the use, or ownership, which may cause accidental bodily injury or property damage, including damage to another horse.

Horsemen's Council of Illinois Membership Application

Join Us Today!

Individual Membership Application

Name _____
 Street _____
 City _____
 County _____
 State _____ Zip _____
 Home Phone () _____
 Work Phone () _____
 Fax () _____
 Email _____

Individual Membership Dues: \$42 per year
 (includes \$1,000,000 insurance coverage)
 Lifetime Dues: \$200
 (plus \$20 annual premium)

How many horses do you own? _____ at home _____ boarding stable _____

Amount Enclosed: \$ _____ payable to:
 Please make checks payable to:
 Horsemen's Council of Illinois (HCI)
 Mail to: HCI Membership, 3085 Stevenson Dr.,
 Suite 200, Springfield, IL 62703

- Protection is provided if you are performing or competing in horse shows, clinics or demonstrations.
- Damages caused by a horse while grazing, stabled, or where the horse is not in the control of the Member.
- Defense and legal costs affiliated or in connection with any claim.
- Coverage is included for the Member giving permission to any person to use his horse or horse-drawn vehicle.
- Coverage is worldwide, provided the suit is brought against the Member in the United States.
- Protection is considered "excess" over any valid and/or collectable insurance (i.e. farm, home, etc.) For Members without primary policies the excess liability will be considered "primary".
- Children under 18 years of age are covered under a parent's policy.
- Any horse, pony or mule is considered eligible under the terms and conditions of the policy.
- You do not have to be an Illinois resident to become an HCI individual member and get this protection.
- Business and professional pursuits, rodeo, and racing exposures and excluded.
- Coverage is provided through Equisure, Inc., one of the nation's leading equine insurance specialists, and underwritten at Lloyd's, London.

*Please see policy for complete terms.