

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 could 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 Today!

Individual Membership Application

Name _____
Street _____
City _____
County _____
State _____ Zip _____
Home Phone () _____
Work Phone () _____
Fax () _____
E-mail/Web: _____

Individual Membership Dues
(includes insurance): \$39 per year
Lifetime Dues: \$200
(plus \$20 annual premium)

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

Amount Enclosed: \$ _____

Please make checks payable to:
Horsemen's Council of Illinois (HCI)

Mail to:
HCI Membership
P. O. Box 1605, Springfield, IL 62705

- 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 in 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 are 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.