



**CERTIFICATE OF EXCESS PERSONAL LIABILITY INSURANCE EFFECTED WITH
CERTAIN UNDERWRITERS AT LLOYD'S, LONDON
BY ASSOCIATION RESOURCE GROUP ON BEHALF OF
ASSOCIATION RESOURCE GROUP AND ITS AFFILIATE ORGANIZATIONS
AND/OR MEMBERS BEING CERTIFICATE HOLDERS OF THE MASTER POLICY HOLDER**

Association Resource Group (the "Master Policy Holder") has arranged a Master Policy with certain Underwriters at Lloyd's, London (not incorporated) (the "Underwriters") covering **only the excess** personal liability of the Master Policy Holder member (the "Insured").

This Certificate of Insurance is issued as a Notice of Insurance for information only. It does not constitute a legal contract of insurance and is subject to all terms, conditions and exclusions of the Master Policy which has been issued to the Master Policy Holder, a copy of which is available for inspection at the offices of the Policy Administrator, Equisure, Inc., 13790 E. Rice Place, Aurora, Colorado 80015 during normal office hours. Brief details of coverage are given below:

The words "you" and "your" refer to the "Insured". The "Insured" means the members ("individual member" or "family member" of the Association Resource Group and its Affiliate Organisations being Certificate of Insurance holders of the Master Policy Holder.

Policy Number: B123062096A17

Period of Coverage:

From: January 1, 2017 at 12:01 a.m. Eastern Standard Time or from the date your membership application is received in the Association Resource Group offices, whichever date is the later.
To: January 1, 2018 at 12:01 a.m. Eastern Standard Time.

Each occurrence limit:	\$1,000,000.00)	EXCESS equine personal
Fire damage limit (any one fire)	\$ 100,000.00)	liability
General annual aggregate limit	\$1,000,000.00)	

Family Membership: "Family Member" includes "you", your resident spouse and your children under 18 years of age. If you have purchased family membership of Association Resource Group or its Affiliate Organization, the General Aggregate limit is the most we will pay for the sum of all damages claimed against you, your resident spouse and your resident children under 18 years of age. The Each Occurrence Limit is the most we will pay for the sum of damages claimed against you, your resident spouse and your resident children under 18 years of age arising out of any one "occurrence" A "Family Member" to have coverage under this Policy must maintain during the Period of Coverage its valid membership of the Association Resource Group or its Affiliate Organization.

Individual Membership: If you have purchased an individual membership of Association Resource Group or its Affiliate Organization, the General Aggregate limit is the most we will pay for the sum of all damages claimed against you. The Each Occurrence Limit is the most we will pay for the sum of damages claimed against you arising out of one occurrence. An individual member to have coverage under this Policy must maintain during the Period of Coverage its valid membership of the Association Resource Group or its Affiliate Organization

The Underwriters may amend the above limits of insurance during the term of the Master Policy by written notice to the Master Policy Holder.

If "you", as an individual member "or a "family member" are provided coverage by several policies issued by the Underwriters, the maximum exposure and General Aggregate Limit, for a Claim or suit which could be covered under two or more of these policies, will be no greater than \$2,000,000 when all limits of such policies are combined.

Coverage Territory: Anywhere in the world.

The Master Policy is to cover your **EXCESS PERSONAL LIABILITY** in respect of all sums which you may become legally liable to pay as compensation for accidental bodily injury to any person or accidental damage to property or personal injury to any person arising out of the use and/or ownership of a horse or horse-drawn vehicle. The use and/or ownership of a horse or horse-drawn vehicle is understood to include:

- riding a horse on the public highway or elsewhere,
- leading a horse along the public highway or elsewhere,
- driving a horse-drawn vehicle,
- grazing or stabling a horse or circumstances where the horse is not in your control.

In the event of your giving permission for any person to use your horse or horse-drawn vehicle, such person will also be covered by this Policy but only up to the LIMITS OF INSURANCE stated in the Certificate of Insurance. If you have purchased family membership of Association Resource Group or its Affiliate Organizations "Insured" shall also mean your resident spouse and resident children under 18 years of age. No coverage is provided for liability arising out of **your business or profession** or the use of a horse-drawn vehicle for any commercial purpose, including but not limited to, the hire or the practice or preparation for or participation in racing under the rules of any legally constituted racing authority.

No coverage is provided for liability arising out of or caused by the use of a horse or a horse-drawn vehicle as a primary means of transport.

The Master Policy contains the following exclusions:

- a. Expected or intended injury – not applicable if the bodily injury results from the use of reasonable force to protect persons or property.
- b. Contractual liability.
- c. Liquor liability – only applies if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.
- d. Workers compensation or similar laws.
- e. Employers' liability.
- f. Pollution
- g. Aircraft, auto or watercraft.
- h. Mobile equipment.
- i. War.
- j. Property – owned, leased, rented or occupied by you or in your care, custody or control.
- k. Damage to your product.

- l. Damage to your work.
- m. Damage to impaired property or property not physically injured.
- n. Recall of Products, Work or Impaired Property. Exclusions c. through n. above do not apply to damage by fire to premises rented to you or temporarily occupied by you with the permission of the owner for the purpose of the covered activity. This coverage is subject to a separate limit of insurance and is excess only.
- o. Bodily Injury arising out of personal injury.
- p. Electronic Data.
- q. Distribution of material in violation of statutes.
- r. Family or household members.
- s. Property – owned or occupied by or rented to or in the care, custody or control of your family or household members.
- t. Professional pursuits – this exclusion does not apply if you are performing or competing in horse shows, clinics or demonstrations.
- u. Fee paid services.
- v. Racing – the use of a “horse” or “horse”-drawn vehicle in, or while in practice or preparation for, racing under the rules of any legally constituted racing authority.
- w. Radiation
- x. Asbestos (absolute exclusion).
- y. Material published with knowledge of its falsity.
- z. Deliberate slander or libel.
- aa. Criminal Acts.
- ab. Employment-Related Practices.
- ac. Mold (absolute exclusion).
- ad. Terrorism
- ae. Abuse or Molestation.
- af. Prior Knowledge.
- ag. Knowing violation of rights of another.
- ah. Material published prior to policy period.
- ai. Insolvency.
- aj. Quality or performance of goods – failure to conform to statements
- ak. Wrong description of prices
- al. Infringement of copyright, patent, trademark or trade secret
- am. Insureds in Media and Internet Type Business.
- an. Electronic chatrooms or bulletin boards
- ao. Unauthorized use of another’s name or product.
- ap. Pollution-related.
- aq. Non-equine related.
- ar. Assault and Battery

PLEASE NOTE THIS IS NOT AN EXHAUSTIVE LIST OF THE EXCLUSIONS AND YOU SHOULD READ THE MASTER POLICY FOR FULL DETAILS.

If you have rights to recover all or part of any payment made by the Underwriters under the Master Policy, those rights are transferred to the Underwriters. You must not do anything or take any action nor fail to take any action after loss to impair those rights. At the Underwriters’ request, you will, at the Underwriters’ expense, bring “suit” or transfer those rights to the Underwriters and take whatever steps are necessary to enable the Underwriters to enforce them.

Any misrepresentation, non-disclosure, fraud, misstatement or concealment by you in relation to any matter affecting coverage or in connection with the making of a claim under the Master Policy shall render your coverage under the Master Policy null and void and all claims you have under the Master Policy will be forfeited.

There will be no coverage under the Master Policy for claims arising out of “occurrences” known to you or you could have reasonably foreseen might be expected to be the basis of a claim prior to the commencement of your coverage under the Master Policy.

It is your duty to take all reasonable care to prevent accidents and to maintain all buildings, furnishing and vehicles in sound condition and to act in accordance with all statutory obligations and regulations. You must make good or remedy any defect or danger, which becomes apparent or take such additional precautions as the circumstances may require.

NO ADMISSION OF LIABILITY, ASSUMPTION OF OBLIGATION OR PROMISE TO PAY EITHER EXPRESS OR IMPLIED MAY BE MADE EITHER VERBALLY OR IN WRITING.

IF YOU RECEIVE ANY NOTICE OF A POSSIBLE CLAIM BEING MADE AGAINST YOU OR ARE AWARE OF AN OCCURRENCE WHICH MAY RESULT IN A CLAIM, FULL DETAILS OF THE INCIDENT SHOULD BE SENT IMMEDIATELY IN WRITING BY EMAIL OR LETTER (INCLUDING YOUR MEMBERSHIP NUMBER) TO claims@equisure-inc.com OR Association Resource Group IN CARE OF EQUISURE, INC., 13790 E. RICE PLACE, AURORA, CO 80015 TEL: 1-800-752-2472

NOTE: THE MASTER POLICY APPLIES IN EXCESS OF ANY OTHER VALID AND COLLECTIBLE INSURANCE. UNDERWRITERS WILL HAVE THE RIGHT, BUT NOT THE DUTY, TO DEFEND ANY SUIT SEEKING DAMAGES FROM YOU.

**EQUISURE, INC.
13790 E RICE PLACE, SUITE 100
AURORA, CO 80015
www.equisure-inc.com**