



Colorado Horse Council, Inc.
Protecting the Colorado Horse Industry through Legislation and Education

Has Your Liability Coverage Expired?

Thank you for being a member of the Colorado Horse Council! Your membership is important to the entire horse community in our state and offers you a great opportunity to help us promote and protect our equine community!

We also recognize that protecting you is an important part of our membership program and there are two very important reminders about our program that will help keep you covered under our \$1 Million Equine Excess Personal Liability Insurance program.

First, it is important for you to remember that your CHC membership dues cover a 12-month period, from a date and time that you pay your membership dues for 12 months.

Second, the **insurance coverage covers a calendar year from January 1st to December 31st**. Therefore, if you did not initially join CHC on January 1st, you currently have a lapse in your insurance coverage. *There are no exceptions to the insurance coverage dates.*

Due to this “gap” in insurance coverage, we recommend coordinating your CHC membership expiration date with your Liability Insurance expiration date. Here’s how:

If you are currently set up where you have gaps in your insurance coverage, please consider making a **ONE-TIME** membership renewal payment of only **\$35 for Individual** and **\$60 for Family** to cover you for the remainder of this year (2016). With that payment, we will then adjust your annual renewal date to the first of the year (1/1/2017). In December of 2016, you will receive another renewal letter for the 2017 year where you’ll be asked to pay the regular renewal price (\$55 for Individual and \$105 for Family) to secure insurance coverage and membership for the entire year of 2017. From this point forward, year after year, you won’t have a gap in your insurance coverage and membership for as long as you keep making timely annual renewal payments.

We sincerely hope this explanation clarifies questions you may have had regarding expiration / renewal dates.

Thank you for being a Colorado Horse Council Member!!

Sincerely,

William J. Scebbi
Executive Director
Colorado Horse Council