

Frequently Asked Questions

When does my personal excess insurance with Equisure start and end? The coverage starts when The Ohio Horseman's Council receives your application and money. Coverage ends January 1st of every year.

What if I join in June? The premium and coverage are the same should you join in January or June. You would have coverage for 7 months if you joined in June and coverage for 12 months if you joined in January. In both cases the coverage will end January 1st.

How can I get a copy of the policy? Saddle Partners of America has a copy of the policy, your council has a copy of the policy, or you can get a copy from Equisure.

Do I get anything showing I have insurance coverage? Yes, Saddle Partners will provide an evidence of insurance (a brief summary of coverage's, conditions and exclusions) which will be distributed to members only by your council.

How would this insurance apply if I have homeowners insurance? This policy is excess over any other valid and collectible insurance. If you have primary insurance coverage this policy would be excess over that insurance. If you have no insurance, this policy would become primary.

I am a trainer or run a horse breeding operation, does this insurance cover me? No, coverage for businesses and business related activities are excluded.

If my horse is boarded away from my residence do I have coverage? Yes, you are covered for bodily injury and/or property damage for an equine related incident you are held legally liable for.

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If I lend my horse to someone to ride am I covered? Yes, you are covered for bodily injury and/or property damage for equine related incident you are held legally liable for.

Is my horse covered if it dies? No, this policy does not provide animal mortality coverage for horses you own. This coverage can be purchased under a separate policy.

Can I increase the limits provided by this policy? No.

Can I add an additional insured? This product does not allow additions of additional insured's. If the barn where you board or train has a question regarding your insurance have them write or phone Equisure.

My spouse doesn't have anything to do with my horses. Is my spouse covered? It depends on the membership you have purchased. The individual membership includes the member and permanent residents of the household under the age of 18. The family membership includes the member and spouse plus permanent members of the household under the age of 18.

What are the coverage limits provided by this policy?

\$1,000,000 aggregate limit

\$1,000,000 per occurrence limit

The limit provided under this policy is a per household limit and is shared by all members of the same residence.

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What should I do if I think I have a claim?

1. Write down all the details about the incident while it is fresh in your mind
2. Get the names and phone numbers of any witnesses
3. Do not admit fault or make any monetary payment(s)
4. Contact Equisure

For any additional questions please contact:

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