

# Description of Excess Personal Liability Insurance

## Coverage Description

- \$1 million-dollar Excess Personal Liability Insurance

The Master Policy is intended to provide coverage for the insureds **EXCESS PERSONAL LIABILITY** in respect to those sums the insured becomes legally obligated to pay as damages because of accidental bodily injury or accidental damage to property or personal injury to which the Master Policy applies, which occurs only while the insureds are engaged in a "covered activity". Underwriters have the right, but not the duty, to defend any "suit" seeking those damages.

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 the insured giving permission for any person to use their horse or horse-drawn vehicle, such person will also be indemnified. If a family membership is purchased "insured" shall also mean their resident spouse and resident children under 18 years of age.

No coverage is provided for liability arising out of any business or profession or the use of a horse-drawn vehicle for hire or the practice or preparation for or participation in racing under the rules of any legally constituted racing authority or for use when equestrian is your primary means of transport.

This policy may be one of several policies issued by the Underwriters to the insured. Any suit which could be covered under two or more of these policies will be subject to a maximum Aggregate Limit of \$2,000,000 under all such policies.

**Family membership-** If you purchase a family membership, family members include you, your resident spouse, and your resident children under 18 years of age at the time the policy is purchased. A family member to maintain coverage hereunder must maintain during the policy period its valid membership in the association, club, group or organization that is purchasing the coverage.

**Individual membership -** An individual member is required to maintain during the policy period its valid membership in the association, club, group or organization that is purchasing the coverage.

**Disclaimer:** *This service is provided by Equisure, Inc. in cooperation with Delaware Equine Council. This program is not a source of revenue for the Delaware Equine Council. Association Resource Group Purchasing Group (the Master Policy holder) has arranged coverage with Certain Underwriters at Lloyd's, London using Equisure, Inc. as the agent.*