



What coverage does my organization need?

Whether your organization is a small riding club or a national association with a thousand members, your group serves a purpose based on a passion for horses. Maybe you formed as a non-profit or operate at a minimal profit. Your organization's income is derived from membership dues, horse shows, fundraisers and donations. Your board is full of smart, well-intentioned directors. But the reality in

today's legal climate is that when an accident happens -- or a lawsuit is filed -- it can be enough to bankrupt even the best-run organization.

You insure your home, your car, your horse. Your organization needs insurance, too. But what types of coverage should you consider?

Equine Organization & Event Insurance

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Horse Show and Event Liability

Horse Show / Event Liability insurance provides coverage for individuals or organizations putting on horse shows, events, or exhibitions for profit. It protects against claims arising from an individual being injured or the event property being damaged.

The policy can be written annually or on a short-term basis for one-time events. The policy premium is based on the number of horse show/event days, participants and probable spectators. Move-in & move-out days are included with each scheduled event. Both rated & unrated shows can be insured; we work closely with all national organizations to provide the required coverage at recognized events.

Horse Club Liability

Riding clubs and their varied functions pose unique liability exposures and need specially-designed coverage. Our Liability Programs can be custom tailored to cover such exposures as premises liability for meetings and fund-raisers, boarding, clinics and public events (i.e. shows and parades).

Liability insurance can provide coverage for club members, employees or volunteers in the event a lawsuit arises from an insured club activity. Too, it can cover medical expenses, attorney's fees, and settlements or judgments if your organization is found liable for another's injury, illness, or damaged property.

Property Insurance

Property insurance protects your building and/or your assets – including computers, equipment and supplies which are necessary to run your organization. This coverage can extend to property you rent or property which is temporarily in your care, custody and control.

Directors and Officers Coverage

Running an organization is inherently risky because the public has a way of being especially scrutinizing and unforgiving. That's why many groups turn to Directors & Officers (D&O) coverage in order to allow their board to effectively lead the organization without fear of personal financial loss. Directors and officers only have so much control over the success of their organization, and this coverage steps in to shield those acting on behalf of the group from claims made against their actions (or inactions).

Special Event, Liquor Liability and Event Cancellation Insurance

When you're hosting a fundraiser or rent a venue, you assume certain risk. You can plan your event, but it's difficult to plan the weather or financially prepare for an accident. To transfer that risk, an organization may purchase Special Event Insurance on an event-by-event basis.

A Special Event Insurance policy can cover: liability claims, such as medical expenses for an injured guest; lawsuits over a slip or fall and property damage; liquor liability claims and event cancellation to protect loss of revenue or expenses due to weather.

Cyber Liability

Cyber Liability insurance is designed to help organizations bear the high cost of data breaches. You read or hear about identity theft every day, and It's almost impossible to recover the information once it has been stolen. This coverage helps pay for any damage and allows your organization to resume on-line operations without major financial loss or downtime.

Fidelity and Crime Insurance

Although most businesses run background checks and make every effort to hire honest employees, studies show that fraud and employee theft is becoming more common, and it is even more common in smaller organizations with fewer controls. Fidelity and crime insurance coverage provides financial compensation for loss of goods or cash through theft, fraud, forgery or other crimes committed by your own employees.

Workers' Compensation

Don't forget, if your organization has employees, Workers' Compensation is mandatory in most states. It pays medical expenses and lost wages to any employee injured on the job. Your staff is paid to achieve your organization's purpose, and they need coverage, too.

Your organization and the enjoyment it brings to your members is not something to take lightly. All your work, time and efforts can be erased in a moment due to lawsuit, theft, medical claims or weather.

Contact Equidae Insurance to review the kinds of coverages your group needs. Protect your passion and your organization.

How do I apply for coverage?

Apply online at:

www.equidaeinsurance.com/forms

Contact us direct at:

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