

Personal Excess Liability Insurance

<u>Policy Term</u>	January 1, 20xx to December 31, 20xx
<u>Coverage</u>	Personal Excess Liability
<u>Carrier</u>	Certain Underwriters at Lloyd's A.M. Best Rating A

Description	Limit
Each Occurrence	1,000,000
Aggregate Limit	1,000,000

Total Cost (includes MHC membership & insurance)
\$35.00 - Individual
\$65.00 - Family *

* Family membership: if you purchase a family membership, the General Aggregate limit is the most the insurance will pay for the sum of all damages claimed against you, your resident spouse and your resident children less than 18 years of age.

Coverage

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 a public highway or elsewhere

driving a horse -drawn vehicle

grazing or stabling a horse or circumstances where your horse is not in your control.

In the event of your giving permission for any reason to use your horse or horse-drawn vehicle, such person will also be indemnified. If you have purchased family membership, "insured" shall also mean your resident spouse and resident children less than 18 years of age.

No coverage provided for liability arising out of your 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.

Exclusions

Expected or intended injury – not applicable if the bodily injury results from the use of reasonable force to protect persons or property.

Liquor Liability – Only applies if you are in the business of manufacturing, distributing, selling, serving, or furnishing alcoholic beverages.

Employers Liability – does not apply to liability assumed by you under an insured contract.

Asbestos – anything arising out of or related in any way to asbestos or asbestos-containing materials.

Family and Household members (unless family membership is purchased)

Property owned, leased, rented or occupied by you or in your care custody or control.

The policy contains a complete list of all exclusions; the primary exclusions are listed.