

MICHIGAN HORSE COUNCIL ORGANIZATION ENHANCED MEMBERSHIP FAQs

What Is “Organization Enhanced Membership (OEM)?

This membership is for equine clubs or organizations that are members of the Michigan Horse Council (MHC) desiring insurance. This is insurance for the organization and not its individual members. It provides general liability insurance coverage offered by Hallmark Insurance Company for the member organization and includes Directors and Officers liability (D & O) insurance. Directors and Officers (D & O) liability insurance protects the personal assets of corporate directors and officers, and their spouses, in the event they are personally sued by employees, vendors, competitors, investors, customers or other parties, for actual or alleged wrongful acts in managing a company.

How does an organization qualify?

It must have Officers and Directors and ten (10) or more members.

What is the limit of this coverage?

Annually, \$1,000,000.00 shared by all Association PLUS members. For instance, if \$100,000.00 is paid out in any calendar year for an Organization Enhanced member claim, \$900,000.00 remains for all other Organization Enhanced member claims in that year.

What does membership cost?

\$80.00/year on calendar year basis (Jan 1 to Dec 31).

What activities are covered?

All “member only” activities. Rental horse activities are excluded. Clinics at which a veterinarian is administering vaccines, etc. are excluded.

What are “member only” functions?

These are activities attended by only members of the organization. For example, if you have association group meetings, clean up days or club practices, it is expected that no non-members (third parties) are present at these functions.

What about activities including non-members?

They are defined as “public event days”. Example – show, clinic, trail ride, etc.

What are Public Event Days (PED)?

Public Event Days are those activities in which non-members participate or to which the general public is invited or reasonably expected to be present. Examples include shows or clinics, gymkhanas, poker rides, etc. Parades are treated as a Public Event Day and must be declared and accepted by the insurance company prior to the date. Please note that additional charges apply for parades.

How are those PED covered?

They are declared as such and added to the policy as endorsements on a per day schedule. Application is available on MHC web site.

How do we do that?

Declare the PED to the MHC on the appropriate form 45 days prior to the event, submit the form and required fee to the MHC.

What is that fee?

\$75 per day event (Setup day before and teardown day after event are included).

What about Setup and Takedown days?

Coverage for Public Event Days declared and accepted by the company includes one setup (prior) and one takedown (after) day per event free of charge. For example, if you need to setup an arena for a one-day show, the day prior to the actual event and also the day after is covered by only paying \$65 for the event. So you actually get 3 days of insurance for the price of one.

What is an Additional Insured? Who is eligible?

Most often, an Additional Insured is a landowner where your organization is having an event or a sanctioning organization of an event you organize (such as the USEF, AQHA, etc.).

How do I add an Additional Insured?

If you included your request for an Additional Insured on your application, you will see them named on the Certificate of Insurance you will receive. If you need to add an Additional Insured after your policy has been issued, please submit your request to MHC in an email to the Trails Subcommittee Chair, Karen DeOrnellas kmdeor@gmail.com or current Chair (check MHC website), include the name and address of the Additional Insured, describe their relationship to your event (i.e. landowner, organizer, facility owner, sanctioning organization, etc.), and the date and name of your event. If this is done prior to your event, your Certificate of Insurance will be amended free of charge.

FOR AN ADDED ADDITIONAL INSURED \$20.00 per added party will apply.

What is a Certificate of Insurance?

A Certificate of Insurance is evidence of your insurance coverage. Certificates can be produced to show that an insurance policy is in place, or to show evidence of coverage for a specific event and any Additional Insureds applicable to your event.

How do I request a Certificate of Insurance?

You will be issued a Certificate of Insurance when your application is processed and approved.

How do I Cancel or Reschedule Public Event Days?

If your organization cancels a Public Event Day, you must send the MHC written notice along with the reason within 7 days of the cancelled event. You will receive a refund from MHC for the event. If a postponement is done in a timely manner, the premium paid (\$75/day) will be applied to the rescheduled event and an amended Certificate of Insurance will be issued.