

AgriBusiness®

# Equine Farm Application

Application Date	Policy #
Agency Name	Address
City	State/Province Zip
Phone	
Company Use Only: Customer#/SubID	Producer#
Entity Type: ☐ Individual ☐ Corporation ☐ LLC ☐	Partnership
Billing: ☐ Direct Bill ☐ Agency Bill Pay Plan:	
Bill To: ☐ Insured ☐ Mortgagee	
Quote needed by	Requested Effective Date
Do you want your agent to send an electronic copy of the policy?	☐ Yes ☐ No
Applicant Information	
Named Insured	
If an LLC, who are the members of the LLC?	
Additional Named Insured Supplemental Attached (Required for	
Mailing Address	·
City	
County Phone#	
Web Address	_ Email
Inspection Contact Name	_ Phone#
Coverages to be quoted	
☐ Package ☐ Monoline Liability	☐ Equine Care, Custody, Control
☐ Umbrella (Not applicable in Canada) ☐ Monoline Property	_
□ Auto □ Watercraft	☐ Employee Benefits Liability
A State specific ACORD Auto Application is required in order to quote Aut Employee Benefits Liability Supplemental Questionnaire required for EBL	

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# **General Underwriting Questions**

Loss His	tory osses for the past 5 yea	ars that affect covera	ge lines reque	ested above)				□ No	ne
Da	ate Co	Paid	Ор	en Closed					
									]
									]
Prior Car	rrier Information								
C	Coverage Line	C	ompany		# of year	ars	E	cpiring Pr	emium
Property	y								
Liability									
Care, Cı	ustody, Control								
Umbrella	a								
1. Are	you age 18 or over?						N/A		
2. Hav	ve you been decline	d, cancelled or nor	ı-renewed ir	the past 3	years?				] [
If ye	es, explain						_		
-	/ past losses or clair negligent hiring?	ns relating to sexu	al abuse or ı	molestation	allegations, dis	criminatio	n 🗆		
the	ring the last five year crime of fraud, bribe other property?					-			
_	w many years exper	ionoo/in the busine	se with hore	2022				_	
Location		dditional Locations							ion Class
	Street Address	City/State/	Province	County	Zip		PC	Owned	Acres
If no Droi	nerty Coverage is desi	red please skip to t	ho Gonoral Li	ahility Section	n on Page 6				

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### **Property Underwriting Questions**

DWELLING SCHEDULE													
	Dwelling #1	Dwelling #2	Dwelling #3	Dwelling #4									
Location # (see Location Schedule)													
Attached to barn?													
Distance to Hydrant/Fire Station	1	1	1	1									
Deductible Amount													
Wind/Hail Deductible %													
Building Class A. Dwelling Limit B. Appurtenant Structures (10%) C. Household Contents (70%) <sup>(1)</sup> D. Loss of Use (20%)		□ RC	□ RC	□ RC									
Cause of Loss <sup>(2)</sup>													
Extended Replacement Cost(3)													
Dwelling Enhancement Endorsement													
Dwelling is Located Inside City Limits													
Occupancy: Owner/Tenant/ Employee													
Full-time, Part-time or Primary?													
Year Built													
Construction Type <sup>(4)</sup>													
Total Area/Area of Living Area (sq ft)	/	/	/	/									
Roof Construction <sup>(5)</sup>													
Year of Updates	Roof	Roof	Roof	Roof									
(for Dwellings over 30 years of age)	Heating	Heating	Heating	Heating									
	Plumbing	Plumbing	Plumbing	Plumbing									
	Electrical	Electrical	Electrical	Electrical									
Smoke Detectors Present?	☐ Yes ☐ No												
Burglar Alarm? <sup>(6)</sup>	□ Local □ CS												
Fire Alarm? <sup>(6)</sup>	□ Local □ CS												
Sprinkler System & Maint Contract?	□ Yes □ No												

### **Abbreviation Key:**

- (1) RC = Replacement Cost
- (2) BA = Basic, BR = Broad, SP = Special, SP/BR = Special all other/Broad Contents
- (3) Extended Replacement Cost (E2 Value required) Up to 125% Limit of Insurance for Coverage A includes Ordinance or Law Coverage
- (4) Construction Type Choose: Frame, Masonry, Steel frame, Pole or Mobile Home/Mobile Building
- (5) Type of Roof Choose: Asphalt, Fiberglass, Metal, Tile, Cedar
- (6) CS = Central Station alarm monitored by remote monitoring company

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## **Property Underwriting Questions Continued**

OUTBUILDINGS SCHEDULE   Additio	nal C	utbuild	lings	Suppl	emer	ntal Atta	ache	d								
		Buildin	g #1			Building	g #2			Buildir	ng #3			Buildin	ng #4	
Location # (see Location Schedule)																
Building Name																
Use of Outbuilding?																
Distance to Hydrant/Fire Station			/				/			1				1		
Deductible Amount																
Building Class																
Wind/Hail Deductible %				%				%				%				%
Outbuilding Limit																
Cause of Loss (Basic/Broad/Special)																
(Optional) Inflation Guard: 4% or 6%				%				%				%				%
Avg # hay bales stored in building																
# of Apartments in Outbuilding?																
Type of Occupancy in Apartment?																
Full or part-time occupancy in Apt?																
Area of any Office/Living Area (sq ft)																
Year Built																
# of Stories																
# of Open Sides on Building																
Construction Type <sup>(1)</sup>																
Total Area																
Roof Construction(2)																
Heat Type																
Year of Updates	Roo	of			Roo	of			Roo	of			Roo	of		
(for Buildings over 30 years of age)	Hea	ating			Hea	ating			Hea	ating			Hea	ating		
Smoke Detectors in Living Quarters?		Yes		No		Yes		No		Yes		No		Yes		No
Burglar Alarm?		Local		CS		Local		CS		Local		CS		Local		CS
Fire Alarm?		Local		CS		Local		CS		Local		cs		Local		cs
Fire Extinguishers?		Yes		No		Yes		No		Yes		No		Yes		No
Sprinkler System & Maint Contract?		Yes		No		Yes		No		Yes		No		Yes		No
Abbreviation Key: (1) Construction Type Choose: Frame, Ma (2) Type of Roof Choose: Asphalt, Fibergla	•				or Mol	oile Hon	ne/Mo	obile B	uildin	g						

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Pro	pperty Underwriting Questions Continued	N/A	Yes	No
1.	Is Loss of Farm Income Coverage needed?			
	If yes, Limit?			
2.	Is Extra Expense Coverage Needed?			
	If yes, Limit?			
3.	Are there any vacant or unoccupied structures on your property?			
	If yes please describe structure and explain oversight/security and plans for occupancy or sale:			
4.	Do any buildings on any of your property have a Wood Burning Stove?			
	If yes, send completed Wood-burning Stove Questionnaire for each building with a Wood Stove.			
MOI	RTGAGEES			
	Mortgagee Name/Address Loan# Loc #	1	Building	S
	HEDULED PERSONAL PROPERTY ☐ Additional Scheduled Personal Property Supplemental Atta			
An a	appraisal or sales receipt with photos must accompany all items with an individual value of \$10,000 or more			
	Loc# Category: Jewelry/Fine Arts/Etc Item Description	ı	Limit	
	RM PERSONAL PROPERTY Additional Schedule Farm Personal Property Supplemental Atta			
	ductible: ☐ \$500 ☐ \$1000 ☐ \$2500 ☐ \$5000 ☐ Other use of Loss: ☐ Basic ☐ Broad ☐ Special ☐ Equine Coverage Extension			
Cat	□ Replacement Cost on Scheduled Tack			S
	Location Year/Make/Model OR Description Serial #		Limit	
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
LOS	SS PAYEE SCHEDULE   Additional Loss Payee Supplemental Attached			
(For	r Item # Use the number corresponding to that particular Farm Personal Property item above)			
	Name Address		Item#	

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Ge	neral Li	ability Un	derwriting	Questi	ons						N/A	Yes	No
Com	ipany Use	e Only:											
Lim	its: 🗆	\$100,000	0/200,000	□ \$3	800,000/600,000		\$500,000/1	,000	,000		\$1,000,00	0/\$2,000	0,000
1.									at lineita	-l & -			
	hay sale	es and cus	tom farming? ide details:		siness, profession, or	ırac	de including t	out n	ot iimite	u to			
	,,												
2.	Is the a	pplicant in	volved in any	of the	following activities?	(Ple	ase check acti	vities	applicab	le)			
	☐ Due	de Ranch							Polo/F	lorse E	Ball		
	☐ Ent	ertainment/	'Amusements	involvin	g animal farms/Agritou	ırism	n/Agritainment		Huntin	g/Fish	ing on prem	nises (nor	n-residents)
	☐ Por	ny Rides/P	etting Zoos						Motor	cycles,	ATV's (othe	r than res	ident)
	☐ Hay	y/Carriage	/Sleigh Rides	3					Vaultin	g			
	☐ Pul	olic Horse	Rentals/Trail	Rides					Holds	Races	on Premise	s	
	☐ Fox	k Hunting							Gymka	ana/Mo	ounted Gam	ies	
	☐ Par	rades							Mount	ed Sho	ooting		
	☐ Roo	deos							Equine	Sport	s Therapy (	including	massage)
	☐ Equ	uine Assist	ed Therapy						Birthda	ay Part	ies		
1	Please ex	xplain any	checked act	ivities:									
3.		gs owned?											
	How ma	any?		_ B	reed						_	_	_
		st claims?											
		-									-		
			allowed at th	e facility	/?								
		s Required											
4.	Recreati	onal Motor	Vehicle (AL74	05)									
		ode <u>07990</u>	=										
	Yea	r	Mal	ke	Model	, ;	Serial or Motoi	r Nun	nber	Nur	nber of	ι	lse

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Ge	neral Li	ability Underwriting Questions Continued	N/A	Yes	No
5.	Is Unlic	ensed Farm Vehicle Liability Coverage needed?			
	If yes,	How many vehicles?			
		Please provide vehicle/driver details on page 14 of this application.			
6.	Do any	non-Boarders, Associations, Pony Clubs, 4-H, Girl/Boy Scouts, etc. use your facility?			
	If yes, p	lease explain			
	Do you	lease any part of the building/land to someone else?			
	If yes, p	lease explain			
7.	Type of	Fencing?			
	Are all f	ences/gates in good condition?			
8.	Is there	a pool, aqua treadmill, hyperbaric chamber or similar item on your property?			
	Please	provide details:			
9.	Is there	an airstrip on the premises?			
10.	Do you	lease horses to or from others?			
11.	Do you	judge shows?			
	-		_	_	_
12.		have any operations or horses in any country outside of the U.S.?			
ΔΠΓ	ΙΤΙΟΝΔΙ	INSUREDS   Supplemental Additional Insureds Schedule Attached			
71,52		• •	ship to Insu	red	
If vo	ou are re	questing a quote for monoline liability and would like to schedule any locations please fi	II out and a	attach the	
		cation supplemental.	n out and c	ittaori trio	
				Yes	No
PER	SONAL LI	ABILITY for "Personal Activites" desired?			
1.		nen please list below the names and addressses of all individuals to be afforded al Liability coverage.			
		nat it is not necessary to list the spouse, children and relatives of these listed individuals			
	if they li	ve in a "residence premises" or dwelling that we insure for a premium charge.)			
		Name Address (Include Zip)	)		

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General Liability Underwriting Questions Continued	N/A	Yes	No
RIDING INSTRUCTION (Teaching the Rider) ☐ Not Applicable  1. Riding Instruction provided by: ☐ You ☐ Independent Instructor ☐ Employee	<b>;</b>		
How many Independent Instructors are giving instruction?			
3. Describe the experience/qualifications of you and your employees:			
Are you/employee a certified instructor?  By whom?			
Number of students per week given lessons by you or your employee:			
Number of students per week given lessons by an independent instructor:			
6. What is the minimum age of the students?			
7. What is the maximum number of students per instructor per lesson?			
EQUINE RIDING THERAPY   Not Applicable			
Do you offer Equine Riding Therapy?		П	П
2. Are you PATH or Eagala certified?			
If PATH certified, please attach the Equine Therapeutic Riding Supplemental application	_	_	
DAY CAMPS   Not Applicable			
1. Do you hold day camps?			
If yes, please complete the separate Day Camp Supplemental.			
HORSE TRAINING (Training of Horses) ☐ Not Applicable			
What type of training is given?			
2. Total payroll related to Training:			
What is the average number of horses trained per year?			
BOARDING OF NONOWNED HORSES   Not Applicable			
What is the total # of non-owned horses including non-owned broodmares?			
2. Is temporary overnight boarding provided?			
Describe			
3. Is board self board or full care? ☐ Self ☐ Full			
4. Annual Payroll			
If no payroll provided, explain.			
BREEDING   Not Applicable			
Breeding Payroll # of Owned Broodmares			
# of Owned Stallions # of Nonowned Stallions			
2. Do you offer foaling services?			
<b>OWNED HORSES</b> ☐ Not Applicable			
Only include Owned horses not otherwise accounted for in Breeding/Training sections			
What is the total number of equines you own or lease for your own use?			
2. Of those, how many are used for the following activities:			
	struction		
Retired			

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Ge	neral Liability Underwriting Questions Continued	N/A	Yes	No
<b>SAL</b> 1.	Are you in the business of selling horses?  How many horses do you sell per year? Owned by you: Owned by Others:  What are the annual Gross Receipts for Horse Sales?  What is the method of sale? (private treaty, auction, consignments)			
2.	Do you sell tack or clothing? ☐ New ☐ Used ☐ Reconditioned Tack ☐ None			
3.	Receipts  Do you offer repair of tack or riding equipment?			
4.	Do you/employee perform any type of farrier services?			
CLII 1. 2. 3. 4.	Not Applicable  Do you hold/sponsor clinics for non-students on your premises?  Off Premises?  Details	_ _	_ _	0
5.	Who teaches the clinics?			
6.	Do you require outside clinicians to provide proof of insurance?			
HOF	RSE SHOWS   Not Applicable			
1.	Do you manage/sponsor any horse shows on your premises?  Off Premises?			
2.	Number of spectators per day Number of participants per day  Are there any individual show dates where the number of participants exceeds 150 or the number of spectators exceeds 1000?			
3.	Dates of shows			
4.	Types of shows			
5.	Waiver Athletic Sports Participants Exclusion (The Athletic Sports Participation Exclusion is automatically applied to foxhunting, cross country jumping, polo, vaulting, eventing and rodeo type events.)			
6.	Do you have bleachers or grandstands?			
	Construction Height Seating Capacity			
7.	Do you sell feed, grain, hay or shavings to participants?			
8.	Receipts  Do you provide RV or camper hookups during these shows?			
	Number of hookups Receipts			
9.	Do you directly provide concessions during these shows?  Receipts			
	If ves. explain			

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Gene	eral Liability Underwriting Questions Continued		N/A	Yes	No
10. D	o you have vendors on the premises during these sh	nows?			
If	yes, explain items sold				
11. D	escribe any entertainment/activities managed by yo	u at the event (other than equine-related)			
Risk	Management Controls (Required for General Liability	and Care, Custody, Control)	N/A	Yes	No
Revie	w https://www.animallaw.info/content/map-equine-a	ctivity-liability-statutes			
Certifi	cate of Insurance on file for Independent Contractor	s (Riding Instruction/Training)			
Certifi	cate of Insurance shows WC coverage for Independ	ent Trainers (Racehorse Training only)			
Certifi	icate of Insurance obtained from all Vendors (Horse S	hows/Clinics)			
Relea	se/Hold Harmless agreement in use (Riding Instruction	/Training/Boarding/Breeding/Shows)			
Board	ling Contract in Place (Boarding)				
Lease	Agreement in Place (Owned Horses Leased to Others)				
State	Equine Liability Signs Posted (All Exposures)				
24 Ho	our Supervision of facility (All Exposures)				
Equir	ne Care, Custody, Control Section				
□ c	OVERAGE IS NOT DESIRED				
Limits	:				
	\$5,000 per horse/\$25,000 aggregate	\$25,000 per horse/\$250,000 aggregat	е		
	, , , , , , , , , , , , , , , , , , ,	\$50,000 per horse/\$250,000 aggregat			
		3 \$100,000 per horse/\$300,000 aggrega			
	\$10,000 per horse/\$100,000 aggregate	\$200,000 per horse/\$500,000 aggregation	ate		
			N/A	Yes	No
1. V	What is the maximum number of non-owned horses y	ou have at any one location at any time?			
	re you for hire to transport non-owned horses not no Commercial Hauling of non-owned horses other than those				
N	flaximum trips per year Radius	# of horses per trip			
	Describe any losses or potential claims involving non- our custody, even if a claim was not presented:	owned horses in the past 3 years includir	ig deaths	of any an	imals in

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# Umbrella Section (Not applicable in Canada)

Plea	ase provide copies o	f all non-Great America	n policies <i>(A-</i>	rated c	carrier	<i>s only)</i> for w	hich umbrella	coverag	e is requeste	ed.	
	COVERAGE IS NOT	DESIRED									
1.	Requested Limit  \$1,000,000  \$2,000,000	□ \$3,0	00,000 00,000			\$5,000,00 \$	0				
2.	Schedule of Unc	lerlying Insurance	☐ Umbre	lla Ado	ditiona	al Underlyir	ng Policy Sup	plement	tal Attached	t	
		Company		Тур	pe of C	Coverage			Limits		
							\$		Each Acci	dent	
Pol	icy#			Emp	loyer'	s Liability	\$		Each Police	су	
Eff		To					\$		Each Emp	loyee by	Disease
	Great American			Auto	mobi	le Liability	\$		Combined	I Single L	imit
					Farm		\$		Bodily Inju	ıry - Each	Person
Pol						nercial	\$		Bodily Inju	ry - Each	Accident
Eff		To			Non-c Hired	owned	\$		Property D	Damage	
	Great American			Go	noral	Liability	\$		General A	ggregate	
					Farm	Liability	\$		Products/	Complete	ed Ops
Pol	icy#					nercial	\$		Personal 8	Advertis	ing Injury
Eff		To			Perso	nal	\$		Each Occ	urrence	
	Great American						\$		Per Occur	rence	
						9 1 2 1 99	\$		Aggregate	<b>;</b>	
Pol	icy#			vvat	ercrai	t Liability					
Eff		To									
3.	Owned or Le	nt have any of the foll eased Aircraft lication of Farm Chen					orkers used i	in farmin	g operatior	ıs	
4.	Auto Details (Not	required if filling out a se	eparate Auto A	Applica	tion ar	nd we will be	the only Auto	Carrier)			
	# of Private Pass	enger Vehicles		# of I	Heavy	Truck Trac	ctors				
	# of Light Trucks	_		# of	Heavy	/ Trucks					
	# of Medium True			# of I	Buses	3					
	# of Extra Heavy								N/A	Yes	No
	-	vers under the age of									
	uninsured/Underin exceptions: LA, NH and VT: FL and WV:	sured Motorists Coverage UM/UIM is included bu Is UM/UIM coverage do If yes, the maximum so	it the maximu	ım sele	cted U	mbrella limi			0		

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## **Additional Comments**

pplication Date			Policy #		
Customer Name					
ou can use this area for addition	nal comments or q	uestions that you wer	e unable to fit within the form.		
Coverage	Question #		<b>Additional Information</b>		
				Voc	N.
es the named insured have $\epsilon$	ny other operation	ons or exposures that	at are not listed on this applicati	on. $\Box$	No 🗆
e statements given in this ap	plication are tru	e and accurate. This	s includes the limits of insurance r circumstance concerning thi	ce and loss history	
olication Signature			Date		
ent's Signature			Date		

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# **Building Class Definitions**

DWELLINGS Building Class		Building Characteristics
	CLASS 1	Owner or operator occupied  Newer construction or remodeled inside and outside  Evidence of proper maintenance and good housekeeping  Continuous enclosed foundation  Circuit Breakers (no fuses)  Must not be mobile home or log construction  Insured to 80% of replacement cost
	CLASS 2	Evidence of proper maintenance and good housekeeping Thermostatically controlled heating Continuous enclosed foundation (porches excepted) Modern interior plumbing and electrical system (fuses acceptable) Must not be mobile home or log construction more than 15 years of age Insured to a minimum 80% actual cash value or 60% of replacement cost
	CLASS 3	Any dwellings not eligible under Class 1 or Class 2 All mobile homes All log homes over 15 years of age
OUTBUILDINGS Building Class		Building Characteristics
	CLASS 1	Show evidence of proper maintenance Have an incombustible floor throughout (except for granaries and cribs) Built on a continuous masonry foundation Does not contain a second floor No regular or continuous hay storage Fully enclosed with no open shed attached Insured to minimum 80% of replacement cost Not used for livestock, poultry or other animal confinement
	CLASS 2	Show evidence of proper maintenance Continuous masonry foundation May be open on one side Insured to minimum of 80% of actual cash value or 60% of replacement cost
	CLASS 3	Other buildings not eligible under Class 1 or Class 2

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# Unlicensed Farm Vehicle Liability Coverage

Type of Vehicle	Driver Information	Does the vehicle leave the premises? Yes No	

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