



OHC Insurance – Overview of Available Coverages

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Document owner: Insurance chair

Contact info: insurance@ohconline.com or go to 'Contact Us' to find the current committee chair's phone number.

This summary is a guide to quickly explain the various insurance coverages the OHC provides for you. There are three types of insurance coverage of which personal excess liability coverage offered to you by Equisure is the only coverage you purchase when you join or renew your membership each year. The fee is dependent on your membership status (individual or family). The details of each of the following three policies are found at ohconline.com/documents. Look under "Chapter Insurance."

I. SPECIAL EVENT INSURANCE-this is coverage your chapter must purchase for any event run by the OHC, when the OHC is one of the sponsors, or when the OHC is a registered participant to which **non-OHC members are invited**.

Examples are:

- Horse shows, pole bending, barrel racing
 - Pony rides
 - Parades
 - Hay rides & wagon events
 - Clinics & demos
 - Trail rides
 - Trail workdays
 - Tack shows
- CHAPTER FEES: \$75.00 for each event day. \$120.00 for each Pony, Parade and hay ride event
 - The application form for special event insurance coverage is on the OHC website and should be submitted to the Insurance chair at least 10 days in advance of the event.
 - Participants must sign a waiver of equine activity liability and the form is on the OHC website.
 - A sign-in sheet must be maintained.

II. Members-only events/functions are covered by the OHC purchased policy. However, to make sure you have coverage, your event/function must be reported to the chairperson of the insurance committee chair at least 10 days before the activity with date and location. Many chapters establish their calendar of events by the end of every year. Send your calendar of events to the insurance chair when it is completed. Some examples of those activities are:

- Monthly chapter meetings, state meetings, all other OHC business meetings, trail workdays
- Invited, non-member guests are allowed 3 attendance visits but after they need to join or stop attending.
- A sign-in sheet must be maintained
- Chapter fundraisers
- Table or a booth at a tack swap or a fair
- Educational events

III. Members-only Personal excess liability coverage offered to you by Equisure. This coverage is offered to members at the time of joining or renewing a membership with OHC. Pricing is \$20 for an individual and \$40 for a family. There is a detailed "FAQ" document on the website explaining the various scenarios whether you are covered, or not.