



## SUMMARY OF INSURANCE

KENTUCKY HARNESS ASSOCIATION INC.  
INSURANCE PROGRAM OFFERED THROUGH  
SMITH-EMBRY INSURANCE ASSOCIATES, INC.  
Date: 7/01/2021

### **Third Party EXCESS Liability Insurance**

Insurance Company: Capitol Specialty Insurance Corporation  
Claim Notification: Capitol Insurance Group (800) 475-4450  
P O Box 5900  
Madison, WI 53705-0900

Named Insured: Kentucky Harness Association Inc.

Policy Term: 7/01/2021 to 7/01/2022

Members of Kentucky Harness Association, Inc. are named as additional insureds on the Third Party Excess Liability Policy issued to the Association and are provided coverage under this policy as long as the member is in good standing. As Members are additional insureds, members cannot seek damages against other members or from the Named Insured, Kentucky Harness Association Inc under this insurance. This policy provides coverage for Members of the Association, but only with respect to their liability for your activities or activities they perform on your behalf.

Coverage applies with respect to bodily injury or property damage to others (Third Parties) for activities a member performs in association with racing or training of harness horses as a member of the Association.

Racetrack Locations include The Red Mile, Lexington, KY; Oak Grove, Oak Grove, KY; ECL, Corbin, KY and various Fairground locations on file with the insurance company.

The policy has a specific exclusion for bodily injury to an Athletic Participants. An Athletic Participant includes while participating in the race, including saddling or tacking the horse up to the cart for the race. An Athletic Participant is any person present in an animal performance or animal containment or performance area or on a race track.

#### Limits of Coverage:

\$1,000,000 each occurrence for bodily injury or property damage to others.  
\$3,000,000 annual aggregate limit  
\$1,000,000 personal and advertising injury limit  
\$2,000,000 products & completed operations aggregate limit  
\$ 100,000 damage to premises rented to you limit  
\$ 5,000 medical expense limit any one person

The liability insurance offered under this policy is EXCESS over any other liability policy a member has in place. All Members should have their own individual underlying Equine Liability Insurance Policy. Any Member who operates a training facility or horse boarding facility should have their own equine liability policy to provide coverage for their specific horse business operation. All horse owners should also consider having their own separate equine liability policy for their horse ownership as a business.

### **Specializing in Equine Insurance**

3044 Breckenridge Lane, Suite LL1 Louisville, KY 40220 · Phone: (502) 493-9911 · Fax: (502) 493-0070  
[www.insurehorses.com](http://www.insurehorses.com) · [info@insurehorses.com](mailto:info@insurehorses.com)



***The information provided is only a summary of the insurance provided under the policy.  
Coverage is subject to the terms, conditions and exclusions of the Insurance Policy.***

Smith-Embry Insurance Associates, Inc. can provide a competitive quote for an Equine Liability Insurance Policy for a member's horse business operation.

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