



USEA General Liability Insurance

Insurance Information for USEA Registered Educational Activities and Schooling Shows

Effective January 1, 2026 – December 31, 2026

Overview

This document summarizes the key features of the USEA Liability Insurance Program. It is provided for information purposes only. The Master Policy governs all terms, conditions, and coverage.

Insurance Provider and Coverage Limits: Coverage is provided to USEA by Certain Underwriters at Lloyd's, an A rated carrier, represented by Equisure, Inc.

General Liability Limits

\$1,000,000 Each occurrence

\$4,000,000 General aggregate

\$1,000,000 Products/completed operations aggregate

The following limits are sub-limits of and not in addition to the limits shown above:

\$1,000,000 Personal & Advertising Injury

\$100,000 Fire Damage

\$100,000 Property Damage (for any one covered activity for property rented or loaned to you or in your care, custody or control—other than horses)

\$50,000 For any one horse in your care, custody or control

Who is Insured: Insured means: a) USEA b) additional insureds added by endorsement c) any member, employee, volunteer, director, officer, or stockholder of the USEA (but only in respect of accidents or offenses arising out of their employment by the named insured) d) any volunteer of the named insured (but only in respect of accidents or offenses arising out of their activities as such). The event organizer(s) and landowner(s) are insureds, provided that they are declared on the event request form, prior to event, as an Additional Insured (see Certificates of Insurance section).

Additional Insured(s): May be added to an event upon written request only, and only for the purposes of landowner, facility, or equipment lessor.

Educational Activities: Means clinics, schooling days, training programs, camps & Instructor Certification Program workshops & assessments. The organizer of a USEA educational activity or schooling show must first register with, and obtain approval for, the activity by the USEA. The USEA office will forward to Equisure the necessary information concerning approved educational activities & schooling shows. *All activities should be submitted to the USEA at least 2 weeks prior to their scheduled date to ensure they can be registered and insured.*

Coverage: General liability insurance provides coverage for those sums that an insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out of a USEA sponsored educational activity or schooling show, in connection with a covered activity to a third party.

Covered Activities: An educational activity or schooling show, declared by the USEA, to Equisure prior to event commencement, and held during the policy period. Notification of an event should be received from the USEA office at least 5 business days prior to the first day of the event to ensure timely notification.

Some Policy Exclusions:

- Employment-related practices
- Professional liability
- Workers' compensation
- Auto
- Lead, Asbestos, Pollution
- Non-Equine Activities

This is only a summary. A full list of exclusions, conditions, and terms can be found on the master policy.

All Organizers are reminded that the use of alcohol or any controlled substance is subject to local laws, restrictions and liability provisions which might affect conduct of a specific activity. Organizers are responsible for determining and adhering to local laws and requirements. The USEA insurance *does* include host liquor liability coverage for the serving of alcohol.

SECTION II- ADMINISTRATION

Administrator: Equisure, Inc., 13790 E. Rice Place, Aurora, CO 80015 Phone: (800) 752-2472; Fax: (303) 614-6967 info@equisure-inc.com email for questions.

Certificates of Insurance: Organizers may request a Certificate of Insurance to ensure the landowners and other involved parties are specifically named as additional insureds for the activity.

To obtain a Certificate of Insurance, please provide the following information in writing to Equisure.

- The name and dates of the covered activity.
- The name and mailing address of the entity requesting the Certificate.
- The relationship of the Certificate Holder to the sponsored educational activity (e.g. landowner, organizer, etc), and whether they are to be listed as an additional insured or proof only.
- The date by which the Certificate must be received *(please allow at least 5 business days for certificate requests.)*

Claims: Any incident or occurrence which may give rise to a claim or suit must be reported **IMMEDIATELY** to Equisure at: **(800) 752-2472 or for an emergency 800-537-8023.**

Additional Information: This insurance policy is being made available to Organizers through the USEA as a courtesy. In providing information, USEA does not assume any risk or liability for the individual adequacy of coverage. For more information concerning the USEA insurance policy, contact the Insurance Administrator.