USEA General Liability Insurance

For USEA Recognized Competitions

Effective January 1, 2026 – December 31, 2026

Overview

*This document summarizes some key features of the USEA Liability competition insurance for 2026. This information is provided for **informational purposes only**. The Master Policy governs all terms, conditions, and coverage.*

Insurance Provider and Coverage Limits:
Coverage is provided to the USEA by Certain Underwrites at Lloyds, an A rated carrier, represented by Equisure, Inc.

General Liability Limits

$1,000,000 Each accident
$2,000,000 Products/Completed Operations Aggregate Limit
$2,000,000 Policy Aggregate (other than products/completed operations) but sub-limited to:
$1,000,000 Personal and Advertising Injury; each offense
$ 100,000 Fire Legal Liability; any one fire and in the aggregate
$100,000 Care, Custody or Control -Property: each claim for property rented or loaned to the insured or in the insured's care, custody or control (other than horses).
$5,000 Medical Payments: any one accident
$250,000 Care, Custody or Control -Horses: any one horse in the insureds care, custody or control.
$250,000 in the aggregate for all horses in the insureds care, custody or control

The above limits of insurance apply separately to each scheduled competition.

Insured: The USEA, an additional insured identified by endorsement (including landowners or facilities which have been declared in writing prior to the event) any show or event manager and officials and show committee members (but only in respect of accidents or offenses arising out of their activities as such). Any employee, director, officer or stockholder of the named insured (but only in respect of accidents or offenses arising out of their employment by the named insured). Any volunteer of the named insured (but only in respect of accident or offenses arising out of their activities as such).

Additional Insured: The United States Equestrian Federation.

Coverage: General liability insurance for those sums that an insured becomes legally obligated to pay because of any claim or bodily injury or property damage caused by an accident which occurs arises from or occurs in connection with a covered activity and only in relation to the specific equine competition/ special event.

Policy Does Not Cover:

- **Under-aged (under 16)/unlicensed drivers of golf carts & other motorized vehicles**
- **Employment-related practices**
- **Lead, Asbestos, Pollution**
- **Non-Equine, Non-Declared Activities**
- **Alcohol Liability; see below.**

Above is only a summary. A full list of exclusions 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 alcoholic beverages, providing there is no charge for it, and the jurisdiction in which it is being served does not require a license for serving it. There is no coverage under the policy for the sale of liquor, beer or wine. Questions regarding liquor liability should be addressed to the Insurance Administrator.

Covered Activities: Competitions recognized by the USEA and listed in the USEA *Omnibus* during the policy year can be included. If an event is not listed in the Omnibus, coverage must be requested in writing and approved by Equisure for coverage to apply.

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

Note: The organizers of USEA events will automatically receive Certificates of Insurance for those events listed in the USEA *Omnibus*. For any event which is not listed in the *Omnibus*, the organizer must submit the event to USEA for recognition. If approved, USEA will forward the necessary information to the Administrator who will issue the certificates of insurance.

Organizers' Responsibilities:

- Procure certificates of liability insurance from all vendors. Require them to add USEA and all organizers as additional insureds before the event begins.
- Notify the Administrator if: 1) the event is expected to have more than 1,000 spectators; or 2) any non-equine activities will run in conjunction (in close proximity) of the event, whether part of the event or not;.

Certificates of Insurance: Any event organizer may request from the Administrator a Certificate of Insurance which specifically names landowners or other additional insureds with regard to involvement in a specific USEA recognized competition. To obtain a Certificate of Insurance, a requester must provide the following information in writing to the Administrator:

- The name and dates of the recognized competition.
- Name of the person/entity requesting the Certificate.
- Relationship **& address** of the Certificate Holder to the recognized competition (e.g. landowner, organizer, etc.), if they are to be listed as an additional insured.
- Address or fax number where Certificate is to be sent.
- 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**

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 plan, for answers to specific coverage questions, or for information on other coverage, contact the Insurance Administrator.