

Insurance Ten Most Frequently Asked Questions

Do we need to order an insurance certificate for our ride or event?

If your ride or event is held on private property, City or County Parks, City or County Land and City Streets (parades). When you make the reservation the property owner will usually let you know what is needed.

When do we order the insurance certificate and how do we order it.

I would like to receive your request 2 weeks in advance. You can obtain the request form on the ETI National website etinational.com. You can fax the form or email it to Debbie at eti@etinational.com.

Do we pay for the certificate?

The first certificate of the year is free and each certificate thereafter is \$50.00. Please mail in a check with the certificate request. If an arena is being used for a circuit of shows or events then the certificate will cover all those as long as I have the dates. If another Corral is going to use the same facility they will need to order and pay for another certificate.

How long does it take to get the certificate?

I usually get it via email in a couple of days. I will then email it on to you. The original is mailed from the insurance company to the Insured.

Does the insurance cover automobiles or trailers that we use for our events?

The policy does not cover automobiles or trailers you own. There is a property damage limit of \$100,000 for property you rent or is loaned to you for a covered activity. The personal auto insurance of the owner would be primary. As for the trailer, a trailer typically follows along the personal auto when it is being hauled. Each company varies as to when it is not being hauled whether it is under auto or homeowners. It can depend on the type or size of the trailer as well.

Does the insurance cover injuries to a horse?

The insurance will cover an injury to the horse if the horse is in the care, custody, and control of the group during a group event. This policy is not meant as a primary major medical policy for member's horses or club owned horses. If there is an incident and a horse is injured at a club event due to the club's negligence then there would be a coverage limit of \$50,000 for any one horse with a \$100,000 aggregate limit (total for the policy term).

Does the insurance cover injuries to a rider?

There is medical coverage on the policy for injuries to a person from the club's negligence. Again, it is not a primary medical policy but if someone were to be injured due to a club member's negligence (not a deliberate act) then they can look to this policy for coverage. The medical payment limit is \$5,000 any one person. If there was an injury that was more than \$5,000 in cost, and it was to be covered, they would look at the club's per occurrence limit (\$1,000,000 per occurrence).

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What do we do with an Accident Report?

An accident report is to be done when the injury requires medical aid, hospitalization etc. The accident report must be completed and faxed to the ETI Office the day of the event; followed up by mailing the original to the ETI Office.

Do I need to fill out an accident report for a rider that falls off and then gets back on?

No, that requires an incident report. The incident report you keep on file in case the rider comes back and complains of additional injuries.

If we are not required to order a Certificate of Insurance do we still need to contact the ETI Office?

Yes, I keep a calendar of all of the Corral events and report the dates to the insurance company.

MOST IMPORTANT- don't forget to have waivers signed and completed by everyone participating in your activity. You must mail in your signed and completed waivers to the ETI Office within two weeks of your event.

If you have non-members participating they must sign and complete a single event form and pay the fee. Please mail those in with your completed waivers.