



**Markel Insurance Company**  
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 Telephone: (800) 446-7925 Fax: (804) 527-7784  
 Email applications to: [agapplications@markel.com](mailto:agapplications@markel.com)  
 Website: [markelhorseandfarm.com](http://markelhorseandfarm.com)

## Independents Liability Application (for riding instructors, horse trainers, clinicians)

The Markel Independents Liability Policy is intended to cover the applicant's commercial liability when conducting riding instruction, horse training or clinics on premises the applicant does not own or lease on a long term basis. This is designed to cover the applicant's commercial operation and/or personal owned horses only. No premises liability is included under this policy coverage. **If premises is owned or leased, complete the commercial equine liability application.** Only horses and operations declared on this application will be covered, unless otherwise endorsed. This policy does not provide workers compensation coverage. At this time, Markel does not have a workers compensation product for equine risks. Coverage is not bound until Markel approves the applicant's completed application and premium payment is received. Markel's receipt of premium does not automatically bind coverage until the completed application is approved. In the event Markel does not approve the application, the applicant's premium payment will be returned. Sample policy wording can be provided upon request. Applicant must be at least 18 years of age.

Desired effective date: \_\_\_\_\_ Markel agent name/number: \_\_\_\_\_  
 Named insured: \_\_\_\_\_ DBA: \_\_\_\_\_  
 Email: \_\_\_\_\_ Phone No.: \_\_\_\_\_ Cell No.: \_\_\_\_\_  
 Mailing address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_  
 Website: \_\_\_\_\_ Primary contact name: \_\_\_\_\_ Phone No.: \_\_\_\_\_

Please send the insurance policy by:  Email/Electronic delivery  
 (policy documents will be delivered to the email address provided above)  
 Mail the policy via USPS (allow 7-10 business days for receipt)

When selecting email/electronic delivery of policy documents, applicant/insured acknowledges review of Markel's electronic terms and conditions (<https://www.markel.com/insurance/markel-electronic-delivery-and-signature-consent-disclosure>) and gives Markel the permission to deliver documents electronically. Document delivery preferences can be updated at any time by a Markel representative, or by logging into a Markel portal account at <https://portal.markelinsurance.com>.

### Section 1 – Customer Information

- In addition to standard policy exclusions, this policy DOES NOT cover:
  - "Bodily injury" to any person arising out of and in the course of that person acting on behalf of the named insured, whether through employment, voluntarily or otherwise. "Bodily injury" includes injury to any person while practicing, instructing or participating in any physical exercises or games, sports or athletic contest or exhibition including rodeo events, racing, vaulting, hunts, jousting, or polo matches/practices.
  - Livery stable operations
  - Any loss arising out of or caused by dogs
  - Products-completed operations hazard resulting from: the sale of livestock, poultry, or animal of any kind, including but not limited to equines, cattle, dogs, cats and birds; feed mixed or prepared by the insured; tack or equipment sold, rented, loaned, or given to others which has been manufactured or repaired by the insured
  - Professional services related to tack repairs for persons other than insured
  - Any loss arising out of or caused by communicable disease(s)
  - Three wheel all-terrain vehicles (ATV) - For personal ATV coverage, apply for coverage at <https://www.markelinsurance.com/atv>

Please confirm applicant acknowledges the above statement.  Yes  No

- Do any of the following apply to the applicant's operation?  Yes  No  
 Note: If any of the below apply to the applicant's operation, the applicant is ineligible for a Markel Commercial Equine Liability Policy.
  - Allow rental of saddle animals to be hired by the hour, or for the day to the general public (including but not limited to: hay rides, carriage rides, sleigh rides, trail and endurance rides, pack trips)
  - Allow trainers, instructors, and / or clinicians under the age of 18 to conduct business on applicant's premises
  - Allow stallions to be used for riding instruction not owned or leased by a student
  - Manage and/or conduct rodeos
  - Pony rides as primary operations or held off premises
  - Process or slaughter animals for meat on premises
  - House or breed exotic animals
  - Facility primarily used for veterinary services and rehabilitation
- Type of legal entity:  individual  corporation  partnership  joint venture  LLC  trust  organization
- Is the applicant a member of any horse related associations:  None  AHA  AQHA  APHA  ARIA  NRCHA  NRHA  NSBA  USDF  USEF  USHJA  Other:

## Section 2 – Operations

1. Does the applicant own, lease, or have legal responsibility for property where the applicant's owned horses are kept and / or where the applicant runs their equine operations?  Yes  No

Note: If applicant owns, leases or has legal responsibility for property, coverage can be provided with Markel's Commercial Equine Liability Policy. Visit [markelhorseandfarm.com](http://markelhorseandfarm.com) and complete Markel's Commercial Equine Liability Application or contact the office for a quote.

2. Please indicate which of the following primary operations apply: *(at least one must be selected)*  
 Breeding  Equine training  Riding instruction to students  Teaching clinics
3. Please indicate if any of the following secondary operations apply:  Host shows/host clinics  Sale of equines  
 Therapeutic equine activities (including equine assisted psychotherapy and learning)
4. Number of years applicant has been in this type of operation(s):
5. Number of years applicant's personal experience with equines:
6. Who is the primary manager of applicant's operations?  Applicant/Self  Employee  Independent  
If other than applicant/self, number of years of employee or independent's personal experience with equines:
7. Does applicant use any recreational vehicles for applicant's operations?  Yes  No

**Riding Instruction** -  not applicable to applicant's operation

1. Does applicant use more than 5 school horses at any one time during a lesson?  Yes  No
2. Does applicant require all riders to wear appropriate safety gear customary to their discipline?  Yes  No

**Teaching Clinics** -  not applicable to applicant's operation

1. Annual gross receipts for clinics conducted: \$

**Host Shows/Host Clinics** -  not applicable to applicant's operation

For the purpose of this application, a schooling show means an event to demonstrate student achievements or progress associated with riding academies or instruction; no outside participants.

1. Based on the above definition, does applicant host shows and/or clinics other than schooling shows?  Yes  No
2. If yes, please answer the following questions:
- Total number of clinics hosted per year:
  - Total number of show days hosted per year:
  - Maximum number of spectators on grounds per event day:
  - Does applicant host any of the following events:  Yes  No
    - Barrel racing
    - Polo matches
    - Rodeos (bronco riding, steer wrestling, bull riding)
    - Team sorting or roping
  - Events are conducted and/or managed by:  Applicant/Self  Other:
  - Does applicant have vendors at events?  Yes  No
- Note: Certificates of insurance will be required. Markel requires all vendors carry same or greater liability limits with an "A" rated admitted carrier.

**Sale of Equines** -  not applicable to applicant's operation

1. Does applicant sell more than 10 equines a year?  Yes  No  
If yes, approximately how many are sold:
2. Does applicant allow test rides?  Yes  No  
If yes:
- Are waivers signed for all test rides?  Yes  No
  - Is supervision provided during the test ride?  Yes  No

**Recreational Vehicle Use** -  not applicable to applicant's operation

Note: Recreational vehicle use is limited to the applicant/employee for equine operations only and all drivers should be 16 years of age or older. To apply for personal ATV coverage, visit [markelinsurance.com/atv](http://markelinsurance.com/atv).

Please indicate which types of recreational vehicles used for the applicant's operation:

- |  |                 |  |                 |
|--|-----------------|--|-----------------|
| <input type="checkbox"/> All-terrain vehicles/utility vehicles – | how many: _____ | <input type="checkbox"/> Buggies –     | how many: _____ |
| <input type="checkbox"/> Carriages –                             | how many: _____ | <input type="checkbox"/> Carts –       | how many: _____ |
| <input type="checkbox"/> Dirt bikes/mopeds/motorized scooters –  | how many: _____ | <input type="checkbox"/> Golf carts –  | how many: _____ |
| <input type="checkbox"/> Sleds/sleighs –                         | how many: _____ | <input type="checkbox"/> Snowmobiles – | how many: _____ |
| <input type="checkbox"/> Wagons –                                | how many: _____ |  |                 |

**Instructors/Trainers/Clinicians** -  not applicable to applicant's operation

Coverage is provided only for the applicant, employees and independents working on behalf of the applicant's operations. All individuals employed and contracted by the applicant must be counted below. Independents are contractors that work for the applicant under a contract or verbal agreement, and are not employees. The applicant would report compensation to an independent contractor using Form 1099-MISC.

1. How many total instructors, trainers and clinicians work at the applicant's facility? (Include applicant, employees, and independents):

Independents without liability insurance, will be added to the applicant's policy. Markel recommends independents with the applicant carry their own liability insurance, and add the applicant as an additional insured to their policy. For independents wanting to pursue their own liability insurance, Markel is available to assist with an insurance quote.

2. Out of the above total, how many independents working for the applicant do not carry their own liability insurance:

3. **Information on instructors, trainers and clinicians (include applicant and employees that are to be included on applicant's policy, and the independents with their own insurance):**

(All instructors, trainers and clinicians must be listed. Do not include the independents that are currently without their own insurance in this list. Applicant will be asked for their information next. Space is available for up to 3; if more than 3 people need to be listed, please write down this information for each additional instructor/trainer/clinician and submit with the application.)

For any independents that carry their own liability insurance, certificates of insurance will be required. Markel requires all independents carry same or greater liability limits with an "A" rated admitted carrier.

Instructor/Trainer/Clinician #1

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Type:  Applicant/self  Employee  Independent

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

Instructor/Trainer/Clinician #2

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Type:  Applicant/self  Employee  Independent

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

Instructor/Trainer/Clinician #3

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Type:  Applicant/self  Employee  Independent

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

**Information on independents WITHOUT other insurance:** (All independents without liability insurance will be added to the applicant's policy, for an additional premium. People listed below are independents without liability insurance, and will be added to the applicant's policy. Space is available for up to 3; if more than 3 independents need to be added, please write down this information for each independent and submit with the application.)

Independent #1 – without insurance

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

Independent #2 – without insurance

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

Independent #3 – without insurance

Full name: \_\_\_\_\_ Is this person 18 years or older?  Yes  No

Does this person have more than 5 years experience as a riding instructor or equine trainer?  Yes  No

### Section 3 – Summary of Equines

Count each equine only once, based on its primary use. Primary equine use examples: pleasure, show, training, racing, and equines for sale (including mares, stallions, broodmares, foals, weanlings, and two year olds)

1. Total number of equines applicant owns/leases:
2. Total number of equines applicant does not own that they care for, breed, train, or use for their operation:

**Use of equines** – Based on applicant's horse count above, please tell us more about how applicant uses these equines.

1. For owned/leased horses, total number of equines used **only** for training, breeding, or racing:
2. Does applicant teach lessons?  Yes  No Note: Students riding their own horses in a full time training program should not be counted as school horses or included in receipts below.
  - a. Annual gross receipts for instruction given on student owned horses: \$
  - b. Total number of school horses assigned by an instructor at any one time that are owned/leased:
  - c. Total number of school horses assigned by an instructor at any one time that are non-owned:

## Section 4 – Safety

1. Does applicant abide by the equine liability law in applicant's state and post state statutory signs, where applicable?  Yes  No
2. Does applicant require a signed waiver/release for all equine activities?  Yes  No
3. Does the applicant have a written safety program that includes but not limited to emergency evacuation procedures, working smoke alarm system and fully charged and mounted fire extinguishers?  Yes  No
4. Is the signed release kept on file for a minimum of 5 years?  Yes  No
5. Does the applicant require everyone to wear an ASTM/SEI certified helmet while on an equine?  Yes  No
6. Does the applicant require other protective gear to be worn while riding?  Yes  No  
If yes, indicate type of safety gear applicant requires:  Boots/heeled shoes  Gloves  Long pants  Other:
7. Does the applicant own or allow any of the following dog breeds: Akita, Chow, Doberman, Great Dane, Malamute, and/or Wolf Crossbreed, Pitbull Rottweiler, Sharpeis, Shepard, St. Bernard?  Yes  No

## Section 5 – Policy Information

1. Years with liability insurance:
2. Last year's insurance information:
  - b. Premium: \$
  - c. Insurance company (not agency):
3. Has any prior coverage been cancelled (other than non-pay) or non-renewed in the last 5 years?  Yes  No  
If yes, please explain:
4. Is applicant aware of any losses?  Yes  No  
If yes, are losses available?  Yes  No      If yes, please submit an explanation with application.

### General Liability

Select limit of insurance (occurrence/aggregate):

- \$1,000,000/\$3,000,000 - \$550 minimum earned premium (NY only-\$700; CA only-\$695, FL & WA only-\$725)
- \$500,000/\$1,500,000 - \$450 minimum earned premium (NY only-\$550; CA, FL & WA only-\$575)
- \$300,000/\$900,000 - \$350 minimum earned premium (NY only-\$400; CA, FL & WA only-\$425)

### Care, Custody and Control

Care, custody and control provides legal liability coverage should an applicant be found negligent after an injury or death of an equine not owned by the applicant while in the care, custody and control of the applicant. This coverage includes cost to defend any suit alleging injury or death. This cannot be restricted by contractual or hold harmless agreements. The coverage for the exposure is excluded in most general liability policies. Settlements are based on actual cash value at time of loss. Those not eligible for this coverage are veterinarians, equine dentists, commercial transporters, rehabilitation centers, and embryo transplant facilities.

1. Would applicant like to add care, custody and control coverage of non-owned equines to the policy?  Yes  No
2. If yes, please answer the questions below:
  - a. Select one limit of insurance (per equine/maximum loss per policy year):
    - \$5,000/\$25,000     \$5,000/\$50,000     \$10,000/\$50,000     \$10,000/\$100,000
    - \$25,000/\$100,000     \$25,000/\$250,000     \$50,000/\$250,000     \$100,000/\$500,000
  - b. Highest value of any one horse the applicant does not own in their care: \$
  - c. Does applicant use equine swimming pools, hot walkers, and/or treadmills?  Yes  No
  - d. Does applicant or any employees transport equines applicant does not own?  Yes  No  
If yes, answer these questions:
    - Number of trips per year: \_\_\_\_\_ Average mileage per trip: \_\_\_\_\_
    - Have any drivers had any traffic violations within the past 5 years?  Yes  No

### Additional Insureds

Note: By adding a person or entity as an additional insured to the applicant's policy, the applicant is extending insurance coverage to the additional insured. The applicant should only add the person or entity if they have an insurable interest or connection to the named insured's conduct or operations. This would mean there is a possibility that the additional insured could be held liable for losses, such as bodily injury or property damage caused by the named insured, or an employee's actions.

1. Does applicant need to include an additional insured?  Yes  No
2. If yes, how many additional insureds:
3. Provide type of additional insured and full name of each additional insured: (space available for up to 2; if more than 2 additional insureds need to be added, please write down this information for each additional insured over 2 and submit with the application.)

**Additional insured #1** - Name:

Mailing address:

Type:  Owner of premises  Designated person or organization other than owner of premises  
 State or governmental agency or subdivision or political subdivision – permits or authorizations

**Additional insured #2** - Name:

Mailing address:

Type:  Owner of premises  Designated person or organization other than owner of premises  
 State or governmental agency or subdivision or political subdivision – permits or authorizations

### Excess Liability

Note: For extra protection and additional premium, applicant can select to add excess liability. Excess liability provides an additional layer/limit of liability insurance that will exceed the general liability limit selected on the applicant's liability policy. Markel offers additional limits up to \$5 million.

1. Would applicant like to add excess liability to the policy?  Yes  No
2. If yes, select limit of insurance (occurrence/aggregate):  \$1,000,000/\$1,000,000  \$2,000,000/\$2,000,000  
 \$3,000,000/\$3,000,000  \$4,000,000/\$4,000,000  \$5,000,000/\$5,000,000

### Payment information

**Payment amount:**  Full annual premium  
 Installments: 4-pay plan - \$5 fee added per installment (\$4 fee per installment in FL only)

**Payment method:**  send me an invoice  check/cash  debit card  Visa  MasterCard  Discover  Amex

Note: If anything other than 'send me an invoice' is selected, an underwriter will call to take payment over the phone.

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How did applicant hear about Markel?  Convention/conference  Industry magazine ad  Insurance magazine  Markel Sales Team  Referral  
 Website  Other: Please specify:

**Notice of information practices:** Personal information about the applicant, including information from an investigative report, may be collected from persons other than the applicant in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without the applicant's authorization. If applicable, credit scoring information may be used to help determine either the applicant's eligibility for insurance or the premium the applicant will be charged. The applicant has the right to review the applicant's personal information in our files and can request correction of any inaccuracies. For a more detailed description of the applicant's rights and our practices regarding such information visit <https://www.markel.com/privacy-policy>. Contact your agent or broker for instructions on how to submit a request to us.

**Fraud warnings:** Applicable in AL, AR, DC, LA, MD, NM, RI, and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD only. To access state specific fraud warnings, visit our website at: <https://www.markel.com/insurance/personal-and-commercial-lines-policyholder-application-fraud-warnings>

**Agreement:** The undersigned is an authorized representative of the applicant and represents that reasonable inquiry has been made to obtain the answers to questions on this application. He/she represents that the answers are true, correct and complete to the best of his/her knowledge. The undersigned authorized representative agrees that if the information supplied on the application changes between the date of the application and the effective date of the insurance, he/she will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. Signing of this application does not bind the applicant to the insurer to purchase the insurance.

Applicant's signature & date:

Licensed agent's signature & date (if applicable):

Agent's resident license number (Florida only):

Servicing agent name: