

LOUDOUN MUTUAL INSURANCE COMPANY

EQUINE LIABILITY

This endorsement changes the coverages provided by “your” primary coverage form.

PLEASE READ IT CAREFULLY.

Equine Liability

Coverages L and M are extended to apply to “equine activities” conducted by an insured in connection with the “insured premises.”

“Equine activities” is defined as horse riding instruction, breeding, boarding and training of horses while operated by an “insured” at the “insured premises” described in the Declarations. “Equine activities” does not mean horse boarding operations that provide horses for hire except for horses used in a program for riding instruction.

Exclusions

Coverages L and M do not apply to “bodily injury” or “property damage” which results from:

1. activities in connection with an “insured’s business”, other than the “equine activities” as defined.
2. the rendering or failure to render professional services of any nature;
3. any contractual obligation, assumed, entered into, or which “you” or “your “ agents and employees may be held legally responsible;
4. activities in connection with: petting zoos; dude ranches; horse related resorts, inns or similar operations; renting of horses for a fee; or hay rides, buggy rides, trail rides or similar type operations. This exclusion does not apply to horse riding instruction when the horse is provided as part of the instruction;
5. the transmission of an equine sexually transmitted disease.

Coverages L and M do not apply to “bodily injury” to “bodily injury” involving any “equine activity” to a “farm employee”.

Coverage L and M do not apply to “bodily injury” to any person while participating in or practicing for any of the following horse related activities: racing; polo; medieval games including jousting; rodeos, contest, exhibitions or similar events; hunts or hunting; jumping; steeplechase or vaulting.

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