

Covers boarding stables, lesson and training barns, trail-ride operations, and equestrian centers. Complete with ACORD 125, 126, and 140. Attach a blank boarding agreement, the rider release, and a photo of posted warning signs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA / FARM NAME

FEIN

YEARS IN BUSINESS

FACILITY ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor

☐ Partnership

☐ LLC

☐ Corporation

☐ Nonprofit

PRIMARY CONTACT / TITLE

PHONE

EMAIL

Applicant is (check one):

☐ Owner of the land and barns

☐ Tenant / lessee

☐ Trainer operating at another's facility

2 OPERATIONS

DESCRIPTION OF THE FACILITY AND SERVICES (DISCIPLINES, CLIENTELE, PROGRAMS)

SERVICE	% OF ANNUAL REVENUE

Services: full-care boarding; partial or self-care boarding; riding lessons; horse training; guided trail rides; summer camps; shows, clinics, and competitions; breeding / stallion service; horse sales; therapeutic riding; carriage, wagon, or hay rides; horse leasing; other.

TOTAL ACRES

NUMBER OF STALLS

HORSES OWNED BY APPLICANT

HORSES OWNED BY OTHERS

LESSONS PER WEEK

TRAIL RIDES PER YEAR

EVENTS HOSTED PER YEAR

RIDERS UNDER 18 (%)

2-1 Does the applicant host shows, clinics, or competitions open to the public or to outside riders?

☐ Yes

☐ No

IF YES, EXPLAIN

2-2 Are trail rides led off the property (public land, parks, roads)?

☐ Yes

☐ No

IF YES, EXPLAIN

2-3 If yes to 2-2, are all required permits held for off-property rides (list them in the explanation)?

☐ Yes

☐ No

IF YES, EXPLAIN

2-4 Does the applicant run camps or overnight programs for minors?

☐ Yes

☐ No

IF YES, EXPLAIN

2-5 Does the applicant offer carriage, wagon, sleigh, or hay rides, including on public roads? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — RIDERS, RELEASES & EQUINE LIABILITY STATUTES

Most states limit liability for the inherent risks of equine activities, but immunity is commonly lost for faulty tack, failure to match rider and horse, or known hazards on the land. Several states also require posted warning signs or specific contract language.

3-1 Are the warning signs required by the state's equine activity statute posted at the barn, arena, and entrance in the required form? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 Does every rider and participant (and a parent or guardian for minors) sign a release that includes any language the state statute requires? ☐ Yes ☐ No
IF YES, EXPLAIN

3-3 Is each rider's ability assessed and documented before being matched to a horse? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are ASTM/SEI-certified helmets required for all mounted riders, or at least all minors? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Is all tack and equipment the applicant provides inspected on a schedule, with the inspections logged? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are instructors and trail guides certified (e.g., CHA, PATH Intl., USHJA, ARIA) or otherwise trained and evaluated? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Are school and trail horses evaluated for temperament and soundness before being used with riders? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has any rider, visitor, or participant been injured on the property or during a ride in the last 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — HORSES OF OTHERS IN CARE, CUSTODY & CONTROL

Boarded and training horses are property of others in the applicant's care. General liability excludes them, so a horse that is injured, falls ill, escapes, or dies in the facility's care needs care, custody & control coverage.

TOTAL VALUE OF HORSES OF OTHERS (\$)	HIGHEST-VALUE HORSE OF OTHERS (\$)	AVERAGE VALUE (\$)

4-1 Does every boarder sign a written agreement stating the level of care, liability limits, and who insures the horse? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Is there written vet and farrier authorization, with an emergency plan when the owner can't be reached? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 Are current Coggins, vaccinations, and health records required, with isolation for new arrivals and a plan for contagious disease (e.g., EHV-1, strangles)? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Are pastures fenced with horse-safe fencing (no barbed wire), with gates secured and road frontage protected against escape? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Does the applicant haul other people's horses in its own trailers? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Has a horse in the applicant's care ever been injured, died, escaped, or caused a road accident? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — BARN FIRE & PROPERTY

Hay fires are a leading cause of barn fires, usually within six weeks of baling when moisture is too high. Extension services advise monitoring above 150 F and calling the fire department at 175 F.

BUILDING	CONSTRUCTION	YEAR BUILT	VALUE (\$)	SPRINKLERS / DETECTION

5-1

Is hay stored in a separate building from horses, and is new hay checked for moisture and temperature?

☐ Yes ☐ No

IF YES, EXPLAIN

5-2

Is smoking prohibited, portable space heaters banned, and barn wiring in conduit and inspected by an electrician?

☐ Yes ☐ No

IF YES, EXPLAIN

5-3

Is there a written fire evacuation plan with halters and lead ropes at every stall, and fire extinguishers throughout?

☐ Yes ☐ No

IF YES, EXPLAIN

5-4

Is anyone living in or above the barn, or in an attached apartment?

☐ Yes ☐ No

IF YES, EXPLAIN

5-5

Are fuel, fertilizers, and chemicals stored away from barns and hay?

☐ Yes ☐ No

IF YES, EXPLAIN

6 EXPOSURE & RISK QUESTIONS — STAFF, VOLUNTEERS & EQUIPMENT

6-1

Are staff trained in safe horse handling, and are working students or volunteers used in place of paid staff?

☐ Yes ☐ No

IF YES, EXPLAIN

6-2

Is workers' compensation carried for all employees, including farm labor that may be exempt under state law?

☐ Yes ☐ No

IF YES, EXPLAIN

6-3

Are tractors, mowers, and utility vehicles operated only by trained staff, with rollover protection and seat belts?

☐ Yes ☐ No

IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

NUMBER OF W-2 EMPLOYEES

PAID TO 1099 INSTRUCTORS / TRAINERS (\$)

PROJECTED ANNUAL GROSS REVENUE (\$)

PRIOR YEAR ACTUAL REVENUE (\$)

ANNUAL BOARDING REVENUE (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT FARM / GL CARRIER	CARE, CUSTODY & CONTROL LIMIT	PROPERTY CARRIER

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years? ☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Have there been any rider injury, horse loss, barn fire, or escaped-horse claims? ☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

8-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No

IF YES, EXPLAIN

9 RISK MANAGEMENT & SAFETY

9-1 Are arena footing, trails, and turnout areas inspected for holes, debris, and hazards, with known hazards signed or fixed? ☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are visitors and spectators kept out of stalls, aisles, and turnout areas unless escorted? ☐ Yes ☐ No

IF YES, EXPLAIN

9-3 Is a first-aid kit (human and equine) and an emergency action plan kept at the barn and on trail rides? ☐ Yes ☐ No

IF YES, EXPLAIN

10 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE